

2017 Federal Financing Toolkit

A guide to federal programs, resources,
and financing opportunities for smart growth development



LOCUS



Smart Growth America
Improving lives by improving communities

About LOCUS

LOCUS: Responsible Real Estate Developers and Investors is a national network creating more walkable, urban places, and advocating for better public policy at the federal, state and metropolitan levels. LOCUS members provide members of Congress and state policymakers with expert advice on current consumer demand and the many benefits of smart growth strategies. Together LOCUS members work to increase funding and financing for smart growth development; improve regulations at all levels of government to support smart growth; and change federal programs to improve housing and transportation options for all Americans.

About the 2017 Federal Financing Toolkit

Smart growth development is in high demand across the country. Real estate developers and investors as well as local elected officials are looking for innovative approaches to finance these complex projects. Dozens of federal programs are designed to help; with this release, LOCUS updates its previously published 2015 Toolkit, providing a current overview of those programs in one convenient place.

The 2017 Federal Financing toolkit provides an overview of federal programs, resources, and financing opportunities that real estate developers, investors, and local elected officials may take advantage of to move their projects from concept to realization. The toolkit provides an overview and analysis of programs at over a dozen federal agencies, designed to support new and existing projects that create opportunities to expand equitable, safe and healthy real estate development in urban, suburban, and rural communities. The programs are targeted towards state, local and tribal governments, non-profit and for-profit organizations, and banks and financial institutions. While many of these programs are funded or have been authorized since the publication, the availability of future funding or financing is contingent on continued congressional support. This year, Congress is considering major budget and tax reform that could have significant impact on many of the programs listed. Any changes to listed programs will be added to the LOCUS website at www.locus-developers.org.

As the real estate industry and public policy makers respond to the pent up demand for smart growth development, additional funding and financing opportunities may arise. LOCUS will continue to educate policy makers, and report on the programs available. If you have any questions or need further assistance, please contact us at locus@locusdevelopers.org or visit our website www.locusdevelopers.org.

This toolkit is organized into the following categories: brownfields, community development, energy, environment, housing, transportation, and rural development.

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Brownfields



Brownfields Assessment Grant Program

Assessment grants provide grant recipients with funding for developing inventories of brownfields, prioritizing sites, conducting community involvement activities, conducting site assessments and cleanup planning related to brownfield sites. Assessment Grant funds may not be used to conduct cleanups. An eligible entity may apply for up to \$200,000 for a community-wide assessment grant to assess a site contaminated by hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) and up to \$200,000 to address a site contaminated by petroleum. For site-specific assessment grant, applicants may seek a waiver of the \$200,000 limit and request up to \$350,000 for a site contaminated by hazardous substances, pollutants, or contaminants and up to \$350,000 to assess a site contaminated by petroleum. Such waivers must be based on the anticipated level of hazardous substances, pollutants, or contaminants (including hazardous substances co-mingled with petroleum) at a single site. A coalition of three or more eligible applicants can submit one grant proposal under the name of one of the applying coalition members for up to \$1 million. The performance period for Assessment Grants is three years. Funding is contingent on annual appropriations.

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: \$1 million**Eligible activities:** Funding for developing inventories of brownfields, prioritizing sites, conducting community involvement activities, conducting site assessments and cleanup planning related to brownfield sites.**Eligible recipient(s):** Non-profit or for-profit organizations

Eligible applicants or entity for a Cleanup Grant includes any General Purpose Unit of Local Government, Land Clearance Authority or other quasi-governmental entity that operates under the supervision and control of, or as an agent of, a general purpose unit of local government, Government Entity Created by State Legislature, Regional Council or group of General Purpose Units of Local Government, Redevelopment Agency, State, Indian tribe other than in Alaska, Alaska Native Regional Corporation, Alaska Native Village Corporation, and Metlakatla Indian Community, or Non-profit organizations. For more information, visit: <https://www.epa.gov/brownfields/types-brownfields-grant-funding#tab-2>

Cleanup Grant Program

Cleanup grants provide funding to carry out cleanup activities at brownfield sites. An eligible applicant or entity may apply for up to \$200,000 per brownfield site, and can apply for funding for up to three sites. A separate proposal must be submitted for each site. Sites eligible for these funds are those sites with the presence or potential presence of hazardous substances, pollutants or contaminants, sites contaminated with controlled substances and/or mine-scarred lands. Clean up grants require a 20 percent cost share, which may be in the form of a contribution of money, labor, material, or services, and must be for eligible and allowable costs under the grant. Applicants may however request a waiver of the 20 percent cost share requirement based on hardship. An applicant must own the site for which it is requesting funding at time of application. Funding is contingent on annual appropriations. For more information, visit: <https://www.epa.gov/brownfields/types-brownfields-grant-funding#tab-4>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: \$200,000

Eligible activities: Brownfield cleanup

Eligible recipient(s): Local, state, regional or tribal government, and non-profit organizations

Revolving Loan Fund Grant Program

Revolving Loan Fund grants provide funding for a recipient to capitalize a revolving loan fund and to provide sub-grants to carry out cleanup activities at brownfield sites. Through these grants, the Environmental Protection Agency seeks to strengthen the marketplace and encourage stakeholders to leverage the resources needed to clean up and redevelop brownfields. When loans are repaid, the loan amount is returned into the fund and re-lent to other borrowers, providing an ongoing source of capital within a community. Funding is contingent on annual appropriations. For more information, visit: <https://www.epa.gov/brownfields/types-brownfields-grant-funding#tab-3>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: \$1 million

Eligible activities: Capitalize revolving loan fund; provide sub-grants to carry out cleanup activities at brownfield sites.

Eligible recipient(s): Local, state, or tribal government

Note: A solicitation for new Revolving Loan Fund grants will not be issued in FY17. EPA solicited requests from existing, high-performing RLF grantees for supplemental funding through a Federal Register notice in early 2017.

Community Development



Certified Development Corporation/504 Fixed Asset Financing Program

A Certified Development Company (CDC) is a non-profit corporation set up to contribute to the economic development of its community. CDCs are located nationwide and operate primarily in their state of incorporation (Area of Operation). CDCs work with the Small Business Administration and private sector lenders to provide financing to small businesses through the CDC/504 Loan Program, which provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. Typically, a 504 project includes: (1) a loan secured from a private sector lender with a senior lien covering up to 50 percent of the project cost; (2) a loan secured from a CDC (backed by a 100 percent SBA-guaranteed debenture) with a junior lien covering up to 40 percent of the total cost; (3) a contribution from the borrower of at least 10 percent equity. Maximum loan amounts are determined by how funds will be used based on which goal they support: job creation, public policy or small manufacturing.

Sponsoring organization: Small Business Administration

Maximum award amount: Financing up to \$5.5 million

Eligible activities: Construction, facilities, and machinery

Eligible recipient(s): For-profit, small business organization

For more information visit:

<https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/real-estate-equipment-loans-cdc-504>

Choice Neighborhoods Grant

The Choice Neighborhoods program supports locally driven strategies to address struggling neighborhoods with distressed public or HUD-assisted housing through a comprehensive approach to neighborhood transformation.

Choice Neighborhoods is focused on three core goals: (1) Housing: replace distressed public and assisted housing with high-quality mixed-income housing that is well-managed and responsive to the needs of the surrounding neighborhood; (2) People: improve educational outcomes and intergenerational mobility for youth with service and support delivered directly to youth and their families; and (3) Neighborhood: Create the conditions necessary for public and private reinvestment in distressed neighborhoods to offer the kinds of amenities and assets, including safety, good schools, and commercial activity, that are important to families' choices about their community.

Grants can include planning grants and implementation grants. Eligible applicants are public housing authorities, local governments, non-profits, tribal entities and for-profit developers. Funding is contingent on annual appropriations. For more information, visit:

https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/cn

Community Development Block Grant

The Community Development Block Grant (CDBG) program is a flexible program that provides communities with resources to address a wide range of unique community development needs. There are several CDBG programs run by HUD including an entitlement program, a grant disaster recovery program, and a state program. These programs develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low- and moderate-income persons. The annual CDBG appropriation is allocated between states and local jurisdictions called "non-entitlement" and "entitlement" communities respectively. Entitlement communities are comprised of central cities of Metropolitan Statistical Areas (MSAs); metropolitan cities with populations of at least 50,000; and qualified urban counties with a population of 200,000 or more (excluding the populations of entitlement cities). States distribute CDBG funds to non-entitlement localities not qualified as entitlement communities. CDBG funds may be used for activities including acquisition of real property; relocation and demolition; rehabilitation of residential and non-residential structures; construction of public facilities and improvements such as water and sewer facilities, streets, neighborhood centers; conversion of school buildings for eligible purposes; activities relating to energy conservation and renewable energy resources. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/communitydevelopment/programs

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: 2016 Award: \$120 million in implementation grants

Eligible activities: Planning and implementation

Eligible recipient(s): Building owner/developer

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: Formula based

Eligible activities: Over a one-, two-, or three-year period, as selected by the grantee, not less than 70 percent of CDBG funds must be used for activities that benefit low- and moderate-income persons. In addition, each activity must meet one of the following national objectives for the program: benefit low- and moderate-income persons, prevention or elimination of slums or blight, or address community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community for which other funding is not available.

Eligible recipient(s): Local jurisdictions and states

Community Development Financial Institutions Fund

The Community Development Financial Institutions program (CDFI) offers tailored resources and programs that invest federal dollars alongside private sector capital, serving mission-driven financial institutions that take a market-based approach to supporting economically disadvantaged communities. The CDFI program offers both financial assistance and technical assistance awards to CDFIs. These competitive awards support and enhance the ability of these organizations to meet the needs of the communities they serve. Financial Assistance awards are made in the form of loans, grants, equity investments, deposits, and credit union shares, which CDFIs are required to match dollar-for-dollar with non-federal funds. This requirement enables CDFIs to multiply the impact of federal investment to meet the demand for affordable financial products in economically distressed communities.

Technical assistance grants are offered to CDFIs and Certifiable CDFIs to build their organizational capacity. A number of programs are available through CDFIs including the Bank Enterprise Award Program, which encourages FDIC-insured depository institutions to increase their support of CDFIs; CDFI Bond Guarantee Program, which provides long-term loans to CDFIs; the Capital Magnet Fund, which offers competitively awarded grants to finance affordable housing solutions and community revitalization efforts; the Native Initiatives program, which creates jobs, builds businesses, and fosters economic self-determination in Native Communities nationwide; and the Capacity Building Initiative, which offers a variety of training and direct technical assistance opportunities to CDFIs looking to strengthen their organization. For more information, visit: <https://www.cdfifund.gov/Pages/default.aspx>

Sponsoring organization: U.S. Department of the Treasury
Maximum award amount: Financial assistance up to \$2 million, technical assistance up to \$125,000.
Eligible activities: Economic revitalization
Eligible recipient(s): Certified or certifiable CDFIs

Community Facilities Direct Loan Program

This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings. Essential facilities include health care facilities, community support services, public safety, education, utility, and local food systems.

For more information, visit: <https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program>

Sponsoring organization: U.S. Department of Agriculture – Rural Development
Maximum award amount: 75 percent of project cost
Eligible activities: Grants, loans for capital projects
Eligible recipient(s): Public bodies, community-based non-profit corporations, federally-recognized tribes

Community Investment Cash Advance Program

The Community Investment Cash Advances (CICA) programs offer funding for Federal Home Loan Bank System members to provide financing for projects that are targeted to certain economic development activities. These include commercial, industrial, manufacturing and social services projects, infrastructure, and public facilities and services. CICA lending is targeted to specific beneficiaries, including small businesses and certain geographic areas.

Two types of CICA programs benefit households at specified income levels: (1) the Urban Development Funding Program, for projects in urban areas with targeted beneficiaries with incomes at or below 100 percent of the area median income; and (2) the Rural Development Funding Program, for projects in rural areas with targeted beneficiaries with incomes at or below 115 percent of the area median income.

For more information, visit: www.fhlb-of.com/ofweb_userWeb/pageBuilder/affordable-housing-programs-33

Sponsoring organization: Federal Housing Finance Agency
Maximum award amount: Funding not subject to specific statutory allocations
Eligible activities: Long-term advances, letters of credit, and grants for mixed-use and economic development projects
Eligible recipient(s): Developers

EB-5 Immigrant Investor Program

Under this program, entrepreneurs are eligible to apply for a green card if they make the necessary investment in a commercial enterprise in the U.S. and plan to create or preserve 10 permanent full-time jobs for qualified U.S. workers. The investment is either \$1 million or \$500,000 if made in a Targeted Employment Area, which is a high unemployment or rural area. EB-5 funds have been leveraged to finance development projects involving low-income housing. There are 859 USCIS-approved EB-5 regional centers that sponsor capital investment projects. The benefit to the investor of using a regional center is that they can take advantage of indirect job creation and lessen the difficulty of meeting qualifying job creation requirements under the EB-5 program rules.

For more information, visit: <https://www.uscis.gov/working-united-states/permanent-workers/employment-based-immigration-fifth-preference-eb-5/about-eb-5-visa-classification>

Sponsoring organization: U.S. Citizenship and Immigration Services
Minimum Investment Amount: \$500,000
Eligible activities: All EB-5 investors must invest in a new commercial enterprise,
Eligible recipient(s): Direct investment or investment in regional centers

Energy-Efficient Commercial Building Tax Deduction

The Energy-Efficient Commercial Buildings Tax Deduction is for expenses incurred with qualified energy efficient building investments made by a building owner. In government-owned buildings, the government may allocate this deduction to the person or persons primarily responsible for designing the qualified improvements. The deduction may be taken in the year the energy-efficient improvements are placed in service. The Energy-Efficient Commercial Buildings Tax Deduction is a significant financial incentive for designers to meet or exceed an agency's energy reduction requirements for new and existing buildings. This program is funded through the Secretary of the Treasury. For more information, visit: <http://www.gsa.gov/portal/content/221677>

Sponsoring organization: General Services Administration

Maximum award amount: Cost up to \$1.80 x square footage of building

Eligible activities: Specified construction costs

Eligible recipient(s): Building owner/developer

Federal Historic Tax Credits

The Federal Historic Preservation Tax Incentives program encourages private sector investment in the rehabilitation and reuse of historic buildings such as offices, rental housing, and retail stores. Abandoned or under-used schools, warehouses, factories, churches, retail stores, apartments, hotels, houses, and offices in many cities have been restored to life in a manner that retains their historic character.

The Preservation Tax Incentives have also helped to create moderate- and low-income housing in historic buildings. A 20 percent income tax credit is available for the rehabilitation of historic, income-producing buildings that are determined by the Secretary of the Interior, through the National Park Service, to be "certified historic structures." The 10 percent tax credit is available for the rehabilitation of non-historic buildings placed in service before 1936. The building must be rehabilitated for non-residential use. In order to qualify for the tax credit, the rehabilitation must meet three criteria: at least 50 percent of the existing external walls must remain in place as external walls, at least 75 percent of the existing external walls must remain in place as either external or internal walls, and at least 75 percent of the internal structural framework must remain in place. For more information, visit: <https://www.nps.gov/tps/tax-incentives.htm>

Sponsoring organization: U.S. Treasury, Internal Revenue Service, National Park Service

Maximum award amount: 10 percent or 20 percent credit for capital

Eligible activities: Rehabilitation and restoration of historic buildings

Eligible recipient(s): Building developers and owners

Healthy Food Financing Initiative

The Healthy Food Financing Initiative (HFFI) is a program of the Community Development Financial Institutions (CDFI) Fund. Its purpose is to bring grocery stores and other healthy food retailers to underserved urban and rural communities across America. Residents of these communities, which are sometimes called “food deserts,” typically rely on fast food restaurants and convenience stores that offer little or no fresh food. The CDFI Fund offers Financial Assistance (FA) awards through its CDFI program and the Native American CDFI Assistance Program (NACA) to both large and small CDFIs through a competitive application process. For more information, visit: <https://www.cdfifund.gov/programs-training/Programs/cdfi-program/Pages/apply-step.aspx#step23>

Sponsoring organization: U.S. Departments of Agriculture, Health and Human Services

Maximum award amount: FY17 FA: \$2 million; HFFI FA: \$5 million in addition to an FA Award

Eligible activities: Financing for grocery stores, farmers markets and other sources of fresh, nutritious food

Eligible recipient(s): Community Development Corporations, non-profits, retailers

Hope VI Main Street Program

HOPE VI Main Street Grants can be used as a revitalization tool to rejuvenate older, downtown business districts while retaining the area’s traditional historic character. The grants provide assistance to smaller communities so that obsolete commercial offices or buildings can be reconfigured into rent-producing affordable housing. Funding is contingent on annual appropriations. HUD intends to award a similar grant in FY 2017 to the highest-ranking applicant for the FY 2016 NOFA that did not receive a Main Street grant FY 2017. Future funds have not been appropriated. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/hope6/grants/mainstreet

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$1 million

Eligible activities: Planning/design, project financing

Eligible recipient(s): Local government

National Disaster Resilience Competition

The U.S. Department of Housing and Urban Development, in collaboration with the Rockefeller Foundation, is providing significant resources and support to communities to help them become more resilient. The National Disaster Resilience Competition will make nearly \$1 billion available to communities that have been impacted by natural disasters in recent years. For more information, visit: <https://portal.hud.gov/hudportal/documents/huddoc?id=NDRCFactSheetFINAL.pdf>

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$500 million

Eligible activities: Planning, construction, and capital for project financing

Eligible recipient(s): State, local or tribal government

New Market Tax Credits Program

The New Market Tax Credits program attracts private capital into low-income communities by permitting individual and corporate investors to receive a tax credit against their federal income tax in exchange for making equity investments in specialized financial intermediaries called Community Development Entities (CDEs). The credit totals 39 percent of the original investment amount and is claimed over a period of seven years. These investments are expected to result in the creation of jobs and material improvement in the lives of residents of low-income communities. Examples of expected projects include financing small businesses, improving community facilities such as daycare centers, and increasing home ownership opportunities.

For more information, visit: <https://www.cdfifund.gov/programs-training/Programs/new-markets-tax-credit/Pages/default.aspx>

Sponsoring organization: U.S. Department of the Treasury – Community Development Financial Institutions Fund

Maximum award amount: 39 percent of investment amount

Eligible activities: Small business finance

Eligible recipient(s): Individuals and corporations

Section 108 Loan Guarantee Program

Section 108 offers state and local governments the ability to transform a small portion of their Community Development Block Grant (CDBG) funds into federally guaranteed loans large enough to pursue physical and economic revitalization projects capable of revitalizing entire neighborhoods. Such public investment is often needed to inspire private economic activity by providing the initial resources or simply the confidence that private firms and individuals may need to invest in distressed areas.

For more information, visit: <https://www.hudexchange.info/programs/section-108/>

Sponsoring organization: U.S. Department of Housing and Urban Development

Most recent effective date: FY 2016-2017

Maximum award amount: Loans typically range from \$500,000 to \$140 million

Eligible activities: Construction capital, project financing

Eligible recipient(s): State, local or tribal government



Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program

This program assists in the development, construction, and retrofitting of new and emerging technologies for the development of Advanced Biofuels, Renewable Chemicals, and Biobased Product Manufacturing by providing loan guarantees. Funds may be used to fund the development, construction and retrofitting of: commercial-scale biorefineries using eligible technology; biobased product manufacturing facilities that use technologically new commercial-scale processing and manufacturing equipment to convert renewable chemicals and other biobased outputs of biorefineries into end-user products on a commercial scale; refinancing, in certain circumstances, may be eligible.

For more information, visit:

<https://www.rd.usda.gov/programs-services/biorefinery-renewable-chemical-and-biobased-product-manufacturing-assistance>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$250 million

Eligible activities: Loan guarantees for development, construction, and retrofitting of new and emerging technologies

Eligible recipient(s): Eligible lenders include banks, tribes, and credit unions. Eligible borrowers include individuals, state, local, and tribal governments, for-profit and non-profit organizations.

Conservation Innovation Grants

Conservation Innovation Grants (CIG) are competitive grants that drive public and private sector innovation in resource conservation. A CIG funding notice is announced each year. Funds for single- or multi-year projects, not to exceed three years, are awarded through a nationwide competitive grants process. Projects may be watershed-based, regional, multi-state or nationwide in scope. The natural resource concerns eligible for funding through CIG are identified in the funding announcement and may change annually to focus on new and emerging, high priority natural resource concerns.

For more information, visit: <https://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/financial/cig/>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: FY2017 \$2 million

Eligible activities: Development and adoption of innovative approaches and technologies for conservation on agricultural lands.

Eligible recipient(s): State, local, or tribal governments, non-profit and for-profit organizations, individuals

Denali Commission High Energy Cost Grants

This program assists the Denali Commission in lowering the cost of energy for families and individuals in areas with extremely high per-household energy costs (275 percent of the national average or higher). This program helps to equalize household energy costs in areas where local conditions cause energy costs to exceed 275 percent of the national average. This program aims to increase economic opportunity and quality of life in rural communities nationwide by maintaining a seamless electric network for rural Americans.

For more information, visit: <https://www.rd.usda.gov/programs-services/denali-commission-high-energy-cost-grants>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$16 million (as of FY2016, the most recent year available)

Eligible activities: Financing energy generation, transmission and distribution initiatives

Eligible recipient(s): State, local, or tribal governments, non-profit and for-profit organizations

Distributed Generation Energy Project Financing

This program can provide loans and loan guarantees to energy project developers for distributed energy projects including renewables that provide wholesale or retail electricity to existing Electric Program borrowers or to rural communities served by other utilities.

For more information, visit: <https://www.rd.usda.gov/programs-services/distributed-generation-energy-project-financing>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Up to 75 percent of project cost

Eligible activities: Distributed energy projects including renewables that provide wholesale or retail electricity to existing Electric Program borrowers or to rural communities served by other utilities

Eligible recipient(s): A project developer with PPAs to serve rural customers

Electric Infrastructure Loan & Loan Guarantee Program

This program makes insured loans and loan grantees. Insured loans primarily finance the construction of electric distribution facilities in rural areas. The guaranteed loan program has been expanded and is now available to finance generation, transmission, and distribution facilities. Funds may be used to finance maintenance, upgrades, expansion, and renewable energy systems.

For more information, visit: <https://www.rd.usda.gov/programs-services/electric-infrastructure-loan-loan-guarantee-program>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Up to 100 percent of project cost for loan financing

Eligible activities: Finance construction of electric distribution, transmission, and generation facilities

Eligible recipient(s): State, local, or tribal governments, non-profit and for-profit organizations

Energy Performance Contracting

Normally offered by Energy Service Companies (ESCOs), this innovative financing technique allows building users to achieve energy savings without upfront capital expenses. The costs of the energy improvements are borne by the performance contractor and paid back out of the energy savings. Other advantages include the ability to use a single contractor to do necessary energy audits and retrofit and to guarantee the energy savings from a selected series of conservation measures. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/ph/phecc/eperformance

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: Up to 100 percent of anticipated energy savings

Eligible activities: Installation of on-site utility technologies; building equipment designed to harness, process, or generate utilities on location

Eligible recipient(s): Public housing agencies, ESCOs

Federal Energy and Water Efficiency Project Financing

The Federal Energy Management Program (FEMP) offers financing options for agencies that are ready to implement energy and water efficiency projects. There are a variety of programs that address items such as Energy Savings Performance Contracts, allowing agencies to procure energy savings and facility improvements with no up-front capital costs or special appropriations from Congress; utility energy service contracts (UESCs) offering federal agencies an effective way to implement energy and water efficiency and renewable energy projects; procurement programs, and energy sales and purchase agreements. FEMP also provides grants for the development of capital projects to increase the energy efficiency and renewable energy investments at federal facilities through Assisting Federal Facilities with Energy Conservation Technologies (AFFECT). For more information, visit: <https://www.energy.gov/eere/femp/federal-energy-and-water-efficiency-project-financing>

Sponsoring organization: U.S. Department of Energy

Maximum award amount: \$3 million

Eligible activities: Funding and financing for renewable energy and conservation measures at federal agencies

Eligible recipient(s): Federal agencies

High Energy Cost Grants

This program assists energy providers and other eligible entities in lowering energy costs for families and individuals in areas with extremely high per-household energy costs (275 percent of the national average or higher). The funds can be used to finance the acquisition, construction or improvement of facilities serving eligible communities or the implementation of initiatives such as energy efficiency improvements.

For more information, visit: <https://www.rd.usda.gov/programs-services/high-energy-cost-grants>

Sponsoring organization: U.S.

Department of Agriculture

Maximum award amount: \$3 million
(from FY2015, the most recent year funds were appropriated.)

Eligible activities: Acquire, construct, or improve power generation and conservation

Eligible recipient(s): State, local, or tribal governments, non-profit and for-profit organizations

Qualified Energy Conservation Bonds

A Qualified Energy Conservation Bond (QECB) is a bond that enables recipients to borrow money at attractive rates to fund energy conservation projects. A QECB is among the lowest-cost public financing tools. Issuers may choose between structuring QECBs as tax credit bonds (bond investors receive federal tax credits in lieu of interest payments) or as direct subsidy bonds (bond issuers receive cash rebates from the U.S. Department of the Treasury to subsidize their net interest payments).

For more information, visit: <https://energy.gov/eere/slsc/qualified-energy-conservation-bonds>

Sponsoring organization: U.S.

Department of Energy

Maximum award amount: \$3.2 billion
issuance capacity

Eligible activities: Financing energy conservation projects

Eligible recipient(s): State, local, and tribal governments

Title XVII Innovative Clean Energy Projects Loan Program

This program provides loan guarantees to accelerate the deployment of innovative clean energy technology. Loan guarantees are made to qualified projects and applicants who apply for funding in response to open technology-specific solicitations. The Title XVII loan program applies to a wide range of energy technologies, including advanced fossil energy, nuclear energy, renewable energy, and energy efficiency.

For more information, visit: <https://energy.gov/lpo/title-xvii>

Sponsoring organization: U.S.

Department of Energy

Maximum award amount:

Dependent on the energy sector allocation (advanced fossil energy, advanced nuclear energy, or renewable energy); guarantee up to 80 percent of project financing

Eligible activities: Innovative clean energy technology

Eligible recipient(s): State, local or tribal government, non-profit and for-profit organizations

Weatherization Assistance Program

This program provides grants to improve the energy efficiency of the homes of low-income families. As of January 2017, interested owners of HUD-assisted or public housing should use a self-certification procedure for securing HUD approval of placing properties on the DOE list.

For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/economic_development/eegb/programs/huddoepartnership

Sponsoring organization: U.S.

Department of Energy

Maximum award amount: \$7,212
per dwelling unit

Eligible activities: Capital
improvements to increase energy
efficiency of the homes of low-income
families

Eligible recipient(s): State, local, and
tribal governments

Environment



Clean Water State Revolving Fund

Using a combination of federal and state funds, state Clean Water State Revolving Fund (CWSRF) programs provide various types of assistance, including loans, refinancing, purchasing, or guaranteeing local debt and purchasing bond insurance, to eligible recipients to construct municipal wastewater facilities, control nonpoint sources of pollution, build decentralized wastewater treatment systems, create green infrastructure projects, protect estuaries, and fund other water quality projects. The 51 CWSRF programs function like environmental infrastructure banks by providing low interest loans to eligible recipients for water infrastructure projects. As money is paid back into the state's revolving loan fund, the state makes new loans to other recipients for high priority, water quality activities. States are responsible for the operation of their CWSRF program and may customize loan terms to meet the needs of small and disadvantaged communities, or to provide incentives for certain types of projects. For more information, visit:

<https://www.epa.gov/cwsrf/learn-about-clean-water-state-revolving-fund-cwsrf>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: FY2016

\$7.6 billion (as a revolving fund, future funding amounts will depend on how much is paid back from past loans)

Eligible activities: Water quality programs

Eligible recipient(s): State governments receive funds and allocate them to eligible projects

Drinking Water State Revolving Loan Fund

Congress appropriates funding for the Drinking Water State Revolving Loan Fund (DWSRF). The Environmental Protection Agency then awards capitalization grants to each state for their DWSRF based upon the results of the most recent Drinking Water Infrastructure Needs Survey and Assessment. The state provides a 20 percent match. The 51 DWSRF programs function like infrastructure banks by providing low interest loans to eligible recipients for drinking water infrastructure projects. As money is paid back into the state's revolving loan fund, the state makes new loans to other recipients.

For more information, visit: <https://www.epa.gov/drinkingwatersrf>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: FY2016

\$1.23 billion (as a revolving fund, future funding amounts will depend on how much is paid back from past loans)

Eligible activities: Construction and improvement of water supply systems

Eligible recipient(s): State governments receive funds and allocate them to eligible projects

Healthy Communities Grant Program

The Healthy Communities Grant Program is the Environmental Protection Agency New England's main competitive grant program to work directly with communities to reduce environmental risks to protect and improve human health and the quality of life. The Healthy Communities Grant Program will achieve this through identifying and funding projects that: target resources to benefit communities at risk; assess, understand, and reduce environmental and human health risks; increase collaboration through community-based projects; build institutional and community capacity to understand and solve environmental and human health problems; achieve measurable environmental and human health benefits; advance emergency preparedness and resilience. For more information, visit: <https://www3.epa.gov/region1/eco/uep/hcgp.html>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: \$25,000

Eligible activities: Projects that assess, understand, and reduce environmental and human health risks

Eligible recipient(s): State, local and tribal governments, non-profits

Lead-Based Paint Hazard Control Grants

The purpose of the Lead-Based Paint Hazard Control (LHC) and the Lead Hazard Reduction (LHRD) grant programs is to identify and control lead-based paint hazards in eligible privately owned housing for rental or owner-occupants.

The Lead-Based Paint Hazard Control (LBPHC) Grant funds units of state, local and tribal government to implement comprehensive programs to identify and remediate lead based paint hazards in eligible privately-owned rental or owner occupied housing. LBPHC is the largest program in terms of dollar amount and number of grants to eliminate lead based paint and other hazardous substances. The program funds the elimination of environmental health and safety concerns including mold, asbestos, lead, allergens, asthma, carbon monoxide, home safety, pesticides, and radon.

The main distinction between the two programs is that the LHRD program is targeted to urban jurisdictions (either alone or through a consortium) that have at least 3,500 pre-1940 occupied rental housing units, while the LBPHC program is open to all jurisdictions, urban, suburban or rural. Also, the requirement for grantee match is higher (25 percent vs. 10 percent) for the LHRD than for the LBPHC program. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/lbp/lhc

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: \$3 million

Eligible activities: Assessing, prioritizing and repairing health and safety hazards caused by lead-based paint

Eligible recipient(s): Local, state, regional or tribal government, and non-profit organizations

The Environmental Justice Collaborative Problem-Solving Cooperative Agreement Program

The Environmental Justice Collaborative Problem-Solving Cooperative Agreement Program (CPS) provides funding for eligible applicants for projects that address local environmental and public health issues within an affected community. The CPS Program assists recipients in building collaborative partnerships to help them understand and address environmental and public health concerns in their communities.

For more information, visit: <https://www.epa.gov/environmental-justice/environmental-justice-grants-funding-and-technical-assistance>

Sponsoring organization:

Environmental Protection Agency

Maximum award amount: \$120,000

Eligible activities: Collaborative partnerships to understand and address environmental and public health concerns

Eligible recipient(s): Non-profits, tribal governments, Native American organizations

Water Infrastructure Finance and Innovation Act

The Water Infrastructure Finance and Innovation Act (WIFIA) accelerates investment in the nation’s water infrastructure by providing long-term, low-cost supplemental loans for regionally and nationally significant projects. WIFIA can fund development and implementation activities for eligible projects including: Wastewater conveyance and treatment projects; drinking water treatment and distribution projects; enhanced energy efficiency projects at drinking water and wastewater facilities; desalination, aquifer recharge, and water recycling projects; acquisition of property if it is integral to the project or will mitigate the environmental impact of a project; and a combination of eligible projects secured by a common security pledge or submitted under one application by a state revolving funds program. Projects must be creditworthy, have a dedicated source of revenue, and must comply with National Environmental Policy Act (NEPA), Davis-Bacon, American Iron and Steel, and all other federal cross-cutter provisions.

For more information, visit: <https://www.epa.gov/wifia>

Sponsoring organization:
Environmental Protection Agency
Maximum award amount: 49 percent of eligible project cost.
Eligible activities: Water and wastewater infrastructure projects
Eligible recipient(s): Local, state, tribal, and federal government entities, Partnerships and joint ventures, corporations and trusts, and Clean Water and Drinking Water State Revolving Fund (SRF) programs

Housing



Acquired Property Sales for Homeless Providers Program

This program sells properties at a discount to Preferred Organizations and Qualified Non-profit Organizations to provide shelter for Veterans who are homeless and non-Veterans and their families as long as the majority of shelter nights are provided to qualified veterans and their families. To be eligible, properties must (1) be vacant with title approved by Veterans Affairs Regional Counsel (2) be listed for sale for more than 30 days, and (3) not have any repairs in progress. Properties must be used to shelter Veterans and non-Veterans, and their families that are homeless for no less than three years.

For more information, visit: www.benefits.va.gov/BENEFITS/factsheets/homeloans/homelessshelterprogram.pdf

Sponsoring organization: U.S. Department of Veterans Affairs
Maximum award amount: Up to 50 percent discount to listing price
Eligible activities: Acquiring VA foreclosed properties
Eligible recipient(s): Non-profit organizations

Affordable Housing Program: Competitive Application Program

Affordable Housing Program funds in the Competitive Application Program may be used for the purchase, construction, or rehabilitation of rental housing in which at least 20 percent of the units are occupied by and affordable to very low-income households, or the purchase, construction, or rehabilitation of owner-occupied housing for households at 80 percent or less of the area median income. There are one or more funding rounds each year in which members of Federal Home Loan Banks submit applications on behalf of sponsors and developers of affordable housing projects. The applications are scored out of 100 points and funding is awarded to the highest scoring projects until all funds have been used. Each bank sets its own maximum grant amount.

For more information, visit: www.fhfa.gov/PolicyProgramsResearch/Programs/AffordableHousing/Pages/Affordable-Housing-Home-Loan-Banks.aspx

Sponsoring organization: Federal Home Loan Bank (FHLB)

Maximum award amount: Varies annually and by FHLB

Eligible activities: Finance the purchase, construction, or rehabilitation of a) owner-occupied housing for households at 80 percent or less of the area median income, and b) rental housing where at least 20 percent of the units are affordable for and occupied by very low-income households (with incomes at 50 percent or less of the area median income)

Eligible recipient(s): Non-profit or for-profit organizations (points are allocated if the sponsor is a non-profit organization)

Assisted Living Conversion Program

Assisted Living Conversion Program for Eligible Multifamily Projects has up to \$15 million in grant funds. The purpose of this program is to provide grants for the conversion of some or all of the dwelling units in an eligible project into Assisted Living Facilities (ALFs) or Service Enriched Housing (SEH) for elderly persons, frail elderly persons and people with disabilities. SEH offers social services to cope with problems such as family violence, substance abuse, and homelessness. These services are available to residents but are not required for tenancy.

For more information, visit: http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/program_desc/alcp

Border Community Capital Initiative

The Border Community Capital Initiative is a collaborative effort to increase access to capital for affordable housing, business lending, and community facilities in the chronically underserved and undercapitalized border regions. HUD will award up to \$2 million of competitive funding to support lending and investing activity in affordable housing, business development, and community facilities to benefit residents of neighborhoods along the U.S./Mexico border.

For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/economicdevelopment/programs/rhed/bcci

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: \$1 million

Eligible activities: Direct investment and technical assistance for affordable housing, business development and facilities

Eligible recipient(s): Non-profit organizations, tribal governments

Capacity Building for Community Development and Affordable House Grants

The program enhances the capacity and ability of community development corporations and community housing development organizations to carry out community development and affordable housing activities that benefit low-income persons. The authorizing legislation and amendments list five eligible grantees: Living Cities, Local Initiatives Support Corporation, Enterprise Community Partners, Habitat and YouthBuild USA. In recent appropriation acts, Congress has limited the number of eligible grantees to LISC, Habitat and Enterprise Community Partners. For more information, visit:

<https://portal.hud.gov/hudportal/HUD?src=/hudprograms/capacitybuilding> and <https://www.hudexchange.info/programs/section-4-capacity-building/>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: FY2017 \$35 million

Eligible activities: Construction capital, loans, and training to expand community development activities and affordable housing construction

Eligible recipient(s): Non-Profit Organizations

Continuum of Care Program Competition

HUD made available approximately \$2 billion in fiscal year 2017 for the Continuum of Care (CoC) Program. The CoC Program is designed to promote a community-wide commitment to the goal of ending homelessness and to provide funding for efforts to quickly re-house homeless individuals, families, persons fleeing domestic violence, and youth. For more information, visit: <https://www.hudexchange.info/programs/coc/>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: \$1 million

Eligible activities: Project financing for permanent housing, transitional housing, and supportive services

Eligible recipient(s): State, local or tribal government, non-profit organizations

Emergency Solutions Grants Program

Emergency Solutions Grants (ESG) funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance, and Homeless Management Information System (HMIS); as well as administrative activities. Metropolitan cities, urban counties and territories may subgrant ESG funds to private, non-profit organizations. Renovation, including major rehabilitation or conversion, of a building to serve as an emergency shelter is eligible for funding. State recipients must subgrant all of their ESG funds to local government and/or private non-profit organizations. For more information, visit: <https://www.hudexchange.info/resources/documents/EmergencySolutionsGrantsProgramFactSheet.pdf>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: FY2017:

\$270,000 program total

Eligible activities: Construction capital and loans to renovate buildings for emergency shelter

Eligible recipient(s): State, local, or tribal government

Federal Housing Administration: Multifamily

The Office of Multifamily Housing Programs (MHP) is a division within the Federal Housing Administration (FHA) that offers a variety of mortgage insurance products for constructing, rehabilitating, refinancing, and purchasing affordable and market rate multifamily rental properties, cooperatives, mobile home parks, and health care facilities. MHP programs contain several unique features including long-term fixed rate financing with up to 40-year terms and amortization periods and combined construction period/permanent financing with the ability to lock interest rates at construction closing. MHP also administers project-based rental subsidy programs, including FHA-insured and non-insured properties and Section 8 renewals. Section 8 is a housing choice voucher program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. For more information, visit:

https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc and <https://portal.hud.gov/hudportal/HUD?src=/hudprograms/rs8pbra>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: Program-dependent

Eligible activities: Project loans for affordable and market rate housing

Eligible recipient(s): Non-profit or for-profit organizations, individuals

HOME Investment Partnership

HOME provides formula grants to states and localities which communities use — often in partnership with local non-profit groups — to build, buy, and/or rehabilitate affordable housing for rent or homeownership, or provide direct rental assistance to low-income people. States are automatically eligible for HOME funds and receive either their formula allocation or \$3 million, whichever is greater. Local jurisdictions are eligible for at least \$500,000 under the formula or \$335,000 in years when Congress appropriates less than \$1.5 billion to HOME. HOME is funded through the annual appropriations process. For more information, visit:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/ and <https://www.hudexchange.info/programs/home/>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Award amount: Minimum of \$3 million for states, either \$335,000 or \$500,000 for localities

Eligible activities: Construction capital and loans to create affordable housing

Eligible recipient(s): Local or state government

Housing Preservation Grants

This program provides grants to sponsoring organizations for the repair or rehabilitation of housing occupied by low and very low income people. Applicants must have the necessary background and experience with proven ability to perform the responsibility of repair and rehabilitation of low-income housing and are required to make quarterly progress reports and a final audit on their accomplishments.

For more information, visit:

<https://www.rd.usda.gov/programs-services/housing-preservation-grants>

Sponsoring organization: U.S.

Department of Agriculture

Maximum award amount: FY2016
\$100,000

Eligible activities: Construction capital and loans to repair housing for low and very low income populations

Eligible recipient(s): State, local or tribal government, non-profit organizations

Housing Trust Fund

The Housing Trust Fund (HTF) program is a new affordable housing production program that will complement existing federal, state, and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low- and very low-income households, including homeless families. HUD will allocate HTF funds by formula annually. A state must use at least 80 percent of each annual grant for rental housing; up to 10 percent for homeownership; and up to 10 percent for the grant-ee's reasonable administrative and planning costs. HTF funds may be used for the production or preservation of affordable housing through the acquisition, new construction, reconstruction, and/or rehabilitation of non-luxury housing with suitable amenities. All HTF-assisted units will be required to have a minimum affordability period of 30 years. For more information, visit:

<https://www.hudexchange.info/programs/htf/>

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: \$3 million minimum

Eligible activities: Construction capital and loans to expand affordable rental housing and homeownership

Eligible recipient(s): State governments

Indian Community Development Block Grant program

The Indian Community Development Block Grant (ICDBG) program provides eligible grantees with direct grants for use in developing viable Indian and Alaska Native Communities, including decent housing, a suitable living environment, and economic opportunities, primarily for low- and moderate-income persons. The program regulations provide for two categories of grants, Imminent Threat and Single Purpose. Single purpose grants are awarded on a competitive basis pursuant to the terms published in an annual Notice of Funding Availability (NOFA). The ICDBG program can provide funding for housing, including rehabilitation, land acquisition, and limited construction; community facilities

Sponsoring organization: U.S.

Department of Housing and Urban Development

Maximum award amount: Needs-based formula

Eligible activities: Construction of housing and community facilities as well as economic development activities to stimulate business

Eligible recipient(s): Indian tribe, band, group, nation, or Alaska Native village

such as infrastructure construction and community buildings; and economic development activities including a wide variety of commercial, industrial, agricultural projects which may be recipient-owned and operated or which may be owned and/or operated by a third party. Congress has not yet appropriated funds for this program. Therefore, the amount of available funding is not known and is contingent on future congressional action. For more information visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/grants/icdbg

Low Income Housing Tax Credits (LIHTC)

The LIHTC program is an indirect federal subsidy used to finance the development of affordable rental housing for low-income households. Each year, the IRS allocates housing tax credits to designated state agencies — typically state housing financing agencies — which in turn award the credit to developers of qualified projects. To be eligible for consideration under the LIHTC program a proposed project must: be a residential rental property; commit to one of two possible low-income occupancy threshold requirements; restrict rents, including utility charges, in low-income units; and operate under the rent and income restrictions for 30 years or longer, pursuant to written agreements with the agency issuing the tax credits. The minimum affordability period required is 30 years. Developers may claim housing tax credits directly, but most sell the tax credits to raise equity capital for their housing project. For more information, visit:

<http://www.occ.gov/topics/community-affairs/publications/insights/insights-low-income-housing-tax-credits.pdf>

Sponsoring organization: U.S. Department of the Treasury, Internal Revenue Service (IRS)

Maximum award amount: Credit amounts vary, 4 percent or 9 percent based on activity financed

Eligible activities: Construction capital and loans to create low-income rental housing

Eligible recipient(s): Non-profit or for-profit organization

Mortgage Insurance for Purchase or Refinancing of Existing Multifamily Rental Housing: Section 207/223(F)

Section 207/223(f) insures mortgage loans to facilitate the purchase or refinancing of existing multifamily rental housing. These projects may have been financed originally with conventional or FHA-insured mortgages. Properties requiring substantial rehabilitation are not eligible for mortgage insurance under this program. HUD permits the completion of non-critical repairs after endorsement for mortgage insurance.

For more information, visit:

http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/purchrefi223f

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: Subject to funding

Eligible activities: Acquisition or refinancing multifamily rental housing

Eligible recipient(s): Non-profit or for-profit organizations, individuals

Multifamily Mortgage Risk-Sharing Programs

Section 542(b) of the Housing and Community Development Act of 1992 authorizes HUD to enter into reinsurance agreements with Fannie Mae, Freddie Mac, qualified financial institutions (QFIs), and the Federal Housing Finance Board. The agreements provide for risk-sharing on a 50-50 basis. Section 542(c) enables HUD to carry out a program in conjunction with qualified state and local housing finance agencies (HFAs) to provide federal credit enhancement for loans for affordable multifamily housing through a system of risk-sharing agreements. Agreements provide for risk-sharing between 10 and 90 percent.

For more information, visit: <https://portal.hud.gov/hudportal/HUD?src=/hudprograms/mmrsp>

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$5 million loan amount

Eligible activities: Credit enhancement for loans for affordable multifamily housing

Eligible recipient(s): Eligible mortgagors include investors, builders, developers, public entities, and private non-profit corporations or associations. Eligible customers include individuals, families, and property owners.

Projects for Assistance in Transition from Homelessness

Projects for Assistance in Transition from Homelessness (PATH) providers supply the following services: outreach services, screening and diagnostic treatment, habilitation and rehabilitation, community mental health, substance use treatment, referrals for primary healthcare, job training, educational services, and housing. Some PATH providers offer all of these services, while others focus on providing one or two of them. The federal PATH application process for states and territories is noncompetitive. Local public or nonprofit organizations may compete for grant award funding. Further, all PATH grant recipients, except U.S. territories, are required to contribute one dollar for every three dollars of federal money received. For more information, visit:

<https://www.samhsa.gov/homelessness-programs-resources/grant-programs-services/path>

Sponsoring organization: Substance Abuse and Mental Health Services Administration

Maximum award amount: Formula-based; FY2017 \$61 million

Eligible activities: Outreach and treatment services for mentally ill and substance abuse

Eligible recipient(s): State governments

Self-Help Homeownership Opportunity Program

The Self-Help Homeownership Opportunity Program (SHOP) awards grant funds to eligible national and regional non-profit organizations and consortia to purchase home sites and develop or improve the infrastructure needed to set the stage for sweat equity and volunteer-based homeownership programs for low-income persons and families. SHOP funds must be used for eligible expenses to develop decent, safe and sanitary non-luxury housing for low-income persons and families who otherwise would not become homeowners. Homebuyers must be willing to contribute significant amounts of their own sweat equity toward the construction or rehabilitation of their homes.

For more information, visit: <https://www.hudexchange.info/programs/shop/>

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: Land acquisition and infrastructure improvement costs cannot exceed an average of \$15,000 in SHOP assistance per unit

Eligible activities: Land acquisition, infrastructure improvements, and administrative costs to create homeownership programs

Eligible recipient(s): Non-profit organizations (with experience in using homebuyer and volunteer labor to build housing)

Supportive Housing for Persons with Disabilities

HUD provides interest-free capital advances and operating subsidies to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities. States may establish additional eligibility requirements for this program. Applicants must submit an application in response to a Notice of Funding Availability (NOFA) posted on Grants.gov. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/grants/section811ptl

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$146 million program total

Eligible activities: Construction and operating capital for housing low-income disabled adults

Eligible recipient(s): State government, non-profit organizations

Supportive Housing for the Elderly

HUD provides interest-free capital advances to finance the construction, rehabilitation or acquisition of structures that will serve as supportive housing for very low-income elderly persons, and provides rent subsidies for the projects to help make them affordable. The capital advance does not have to be repaid as long as the project serves very low-income elderly persons for 40 years. Applicants must submit an application in response to a Notice of Funding Availability (NOFA) posted on Grants.gov. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/mfh/progdesc/eld202

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$502 million program total

Eligible activities: Construction and operating capital for housing low-income elderly persons

Eligible recipient(s): Non-profit organizations

Transportation



Bus and Bus Facilities Formula Program

The Grants for Buses and Bus Facilities program (49 U.S.C. 5339) makes federal resources available to states and direct recipients to replace, rehabilitate and purchase buses and related equipment and to construct bus-related facilities including technological changes or innovations to modify low- or no-emission vehicles or facilities. Funding is provided through both formula allocations and competitive grants. A sub-program, the Low- or No-Emission Vehicle Program, provides competitive grants for bus and bus facility projects that support low and zero-emission vehicles. Eligible recipients include direct recipients that operate fixed-route bus service or that allocate funding to fixed-route bus operators; state or local governmental entities; and federally recognized Indian tribes that operate fixed-route bus service that are eligible to receive direct grants under sections 5307 and 5311. Eligible activities include capital projects to replace, rehabilitate and purchase buses, vans, and related equipment, and to construct bus-related facilities, including technological changes or innovations to modify low- or no-emission vehicles or facilities. For more information, visit: <https://www.transit.dot.gov/funding/grants/buses-and-bus-facilities-grants-program-5339>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration

Maximum award amount: Formula-based

Eligible activities: Capital for equipment and facilities

Eligible recipient(s): Public agencies, private nonprofit organizations

Congestion Mitigation & Air Quality Program

Congestion Mitigation & Air Quality (CMAQ) Program provides funding to areas in nonattainment or maintenance for ozone, carbon monoxide, and/or particulate matter. States that have no nonattainment or maintenance areas still receive a minimum apportionment of CMAQ funding for either air quality projects or other elements of flexible spending. Funds may be used for a transportation project or program that is likely to contribute to the attainment or maintenance of a national ambient air quality standard, with a high level of effectiveness in reducing air pollution, and that is included in the metropolitan planning organization's (MPO) current transportation plan and transportation improvement program (TIP) or the current state transportation improvement program (STIP) in areas without an MPO. For more information, visit: <https://www.transit.dot.gov/grants/12867.html>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration
Maximum award amount: Formula-based
Eligible activities: Capital expenditures for air quality improvement projects
Eligible recipient(s): States

Federal Lands Access Program

The Federal Lands Access Program was established in 23 U.S.C. 204 to improve transportation facilities that provide access to, are adjacent to, or are located within federal lands. The Access Program supplements state and local resources for public roads, transit systems, and other transportation facilities, with an emphasis on high-use recreation sites and economic generators. The program is designed to provide flexibility for a wide range of transportation projects in the 50 states, the District of Columbia, and the Commonwealth of Puerto Rico. The Access Program is funded by contract authority from the Highway Trust Fund and is subject to obligation limitation. Funds will be allocated among the states using a statutory formula based on road mileage, number of bridges, land area, and visitation. Projects are selected by a Programming Decision Committee (PDC) established in each state. The PDCs request project applications through a call for projects. The frequency of the calls is established by the PDCs. For more information, visit: <https://flh.fhwa.dot.gov/programs/flap/>

Sponsoring organization: U.S. Department of Transportation
Maximum award amount: Formula-based
Eligible activities: Construction capital and loans for transportation facilities adjacent to federal lands
Eligible recipient(s): State government

Federal Lands Transportation Program

The Federal Lands Transportation Program (FLTP) was established to improve the transportation infrastructure owned and maintained by the following Federal Lands Management Agencies: National Park Service (NPS), U.S. Fish and Wildlife Service (FWS), USDA Forest Service (Forest Service), Bureau of Land Management (BLM), U.S. Army Corps of Engineers (USACE), Bureau of Reclamation and independent federal agencies with land and natural resource management responsibilities. The FLMA's have considerable responsibility and latitude for managing their program within the FLTP. The Federal Highway Administration (FHWA), however, is ultimately responsible for ensuring the program is administered

Sponsoring organization: U.S. Department of Transportation, Office of Federal Lands Highway
Maximum award amount: Formula-based
Eligible activities: Construction capital and loans to agencies for transportation infrastructure improvements
Eligible recipient(s): Specified federal agencies

according to statutory and implementing regulations including conformity to highway planning, design, construction, maintenance, and safety standards. The use of FLTP funds does not affect the overall responsibility for construction, maintenance, and operations of the facilities. That responsibility continues to lie with the owner of the facility. For more information, visit: <https://flh.fhwa.dot.gov/programs/fltp/>

Transit Formula Grants for Other than Urbanized Areas (5311)

The Formula Grants for Rural Areas program provides capital, planning, and operating assistance to states to support public transportation in rural areas with populations of less than 50,000, where many residents often rely on public transit to reach their destinations. The program also provides funding for state and national training and technical assistance through the Rural Transportation Assistance Program.

For more information, visit:
<https://www.transit.dot.gov/rural-formula-grants-5311>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration

Maximum award amount: Formula grants; 80 percent for capital projects & ADA non-fixed route paratransit service; 50 percent for operating assistance

Eligible activities: Planning, capital, operating, job access, reverse commute projects, acquiring public transportation services

Eligible recipient(s): State or local government authorities, federally recognized Indian tribes, nonprofit organizations, and operators of public transportation or intercity bus service

FTA Joint Development Planning Grant Program

In general, the term “joint development” refers to partnerships between transit agencies and the public or private sector in the development of land either owned by a transit agency or related to a transit system improvement; integrated development of transit and non-transit projects, or transit improvements physically related to, and often co-located with, commercial, residential, or mixed-use development; and mutual benefit and shared cost among all of the partners involved.

For example, a joint development project would be where a transit agency enters into a partnership with a private developer to build commercial space or residential units on property owned by a transit agency next to a transit station, thereby raising revenue for transit in the process.

FTA-assisted joint development refers to a joint development improvement that uses FTA financial assistance in one of two ways: a) new grant funding through one of FTA’s planning or capital assistance grant programs; or b) development of existing property or air rights previously acquired with FTA grant funding. There is no separate FTA grant program specifically for joint development. FTA funds used for joint development are subject to the requirements of the specific FTA grant program through which they were received. For more information, visit: <https://www.transit.dot.gov/JointDevelopment>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration

Maximum award amount: Dependent on program grant

Eligible activities: Transit-oriented development

Eligible recipient(s): Public and private sector partnerships, transit agencies

FTA TOD Planning Pilot Program

The Pilot Program for TOD Planning provides funding to local communities to integrate land-use and transportation planning with a transit capital investment (Core Capacity, New Starts or fixed-guideway Small Starts project) that is seeking or recently received funding through the abovementioned Capital Investment Grant (CIG) Program. Comprehensive planning funded through the program must examine ways to improve economic development and ridership, foster multimodal connectivity and accessibility, improve transit access for pedestrian and bicycle traffic, engage the private sector, identify infrastructure needs, and enable mixed-use development near transit stations. The program supports planning work that goes beyond what local agencies would usually fund themselves. For more information, visit: <https://www.transit.dot.gov/TODPilot>

Sponsoring organization: Federal Transit Administration

Maximum award amount: \$250,000 to \$2 million

Eligible activities: Comprehensive-planning projects associated with a transit capital project under the CIG Program.

Eligible recipient(s): Local government

Grant Anticipation Notes

Grant Anticipation Notes (GANs) are a type of anticipation vehicle for transit agencies, which are securities (debt instruments) issued when monies are anticipated from a specific source to advance the upfront funding of a particular need. GANs allow transit agencies to borrow against future federal-aid funds (Federal Transit Administration Title 49 grants) that are allocated by formula (Section 5307) or by project (Section 5309). GANs do not include debt-related financing costs such as interest and issuance costs. For more information, visit: https://www.fhwa.dot.gov/ipd/finance/tools_programs/federal_debt_financing/garvees/

Sponsoring organization: U.S.

Department of Transportation, Federal Highway Administration

Maximum award amount:

Determined by states

Eligible activities: Pre-funding debt financing for transit agencies

Eligible recipient(s): Transit agencies anticipating federal funding and financing

Grant Anticipation Revenue Vehicles

Reserved for highway projects, Grant Anticipation Revenue Vehicles (GARVEE) is a type of anticipation vehicle, which are securities (debt instruments) issued when monies are anticipated from a specific source to advance the upfront funding of a particular need. In the case of transportation finance the anticipation vehicles' revenue source is expected federal-aid grants. GARVEEs enable a state to accelerate construction timelines and spread the cost of a transportation facility over its useful life rather than just the construction period. The use of GARVEEs expands access to capital markets as an alternative or in addition to potential general obligation or revenue bonding capabilities. The upfront monetization benefit of these techniques needs to be weighed against consuming a portion of future years' receivables to pay debt service. This approach is appropriate for large, long-lived, non-revenue generating assets. There is no federal guarantee of repayment; any pledges or obligations must come from state legislation and/or executive authority. For more information, visit: https://www.fhwa.dot.gov/ipd/finance/tools_programs/federal_debt_financing/garvees/

Sponsoring organization: U.S.

Department of Transportation, Federal Highway Administration

Maximum award amount:

Determined by states

Eligible activities: Debt-related costs incurred in connection with an eligible debt financing instrument, such as a bond, note, certificate, mortgage, or lease

Eligible recipient(s): A state, political subdivision, or a public authority

Infrastructure For Rebuilding America

The Infrastructure For Rebuilding America (INFRA) grants, formerly FASTLANE, provides dedicated, discretionary funding for projects that address critical issues facing the nation’s highways and bridges. INFRA grants create opportunities for all levels of government and the private sector to fund infrastructure, using innovative approaches to improve the necessary processes for building significant projects, and increasing accountability for the projects that are built.

For more information, visit: <https://www.transportation.gov/buildamerica/infragrants>

Sponsoring organization: U.S. Department of Transportation, Build America Bureau
Maximum award amount: \$1.5 billion total; minimum \$25 million for large projects; minimum \$5 million for small projects. At least 25 percent reserved for rural projects
Eligible activities: Reconstruction, rehabilitation, land and property acquisition, environmental mitigation, equipment acquisition, and operational improvements
Eligible recipient(s): States; MPOs, local governments; special purpose district or public authority with a transportation function; federal agencies; tribal governments

Private Activity Bonds

Passage of the private activity bond legislation reflects the federal government’s desire to increase private sector investment in U.S. transportation infrastructure. Providing private developers and operators with access to tax-exempt interest rates lowers the cost of capital significantly, enhancing investment prospects. Increasing the involvement of private investors in highway and freight projects generates new sources of money, ideas, and efficiency.

For more information, visit: <https://www.transportation.gov/buildamerica/programs-services/pab>

Sponsoring organization: U.S. Department of Transportation, Build America Bureau
Maximum award amount: Program limit of \$15 billion in bonds
Eligible activities: Surface transportation projects, highway and freight transfer facilities, international bridges and tunnels
Eligible recipient(s): Tax-exempt bond issuing authorities

Railroad Rehabilitation and Improvement Financing

The Railroad Rehabilitation and Improvement Financing (RRIF) program was established by the Transportation Equity Act for the 21st Century (TEA-21) and amended by the Safe Accountable, Flexible and Efficient Transportation Equity Act: a Legacy for Users (SAFETEA-LU) in 2005. Under this program the FRA Administrator is authorized to provide direct loans and loan guarantees up to \$35 billion to finance development of railroad infrastructure. Not less than \$7 billion is reserved for projects benefiting freight railroads other than Class I carriers.

For more information, visit: <https://www.transportation.gov/buildamerica/programs-services/rrif>

Sponsoring organization: U.S. Department of Transportation, Build America Bureau

Maximum award amount: Direct loans up to 100 percent of a railroad project; direct loans up to 75 percent for transit-oriented development

Eligible activities: Acquire, improve, or rehabilitate intermodal or rail equipment or facilities; finance transit-oriented development; refinance outstanding debt for acquisitions, improvements or rehabilitation; develop or establish new intermodal or railroad facilities

Eligible recipient(s): Railroads, state and local governments, government-sponsored authorities and corporations, joint ventures that include at least one railroad, and freight shippers

State Infrastructure Banks

State Infrastructure Banks (SIBs) are revolving infrastructure investment funds for surface transportation that are established and administered by states. A SIB, much like a private bank, can offer a range of loans and credit assistance enhancement products to public and private sponsors of Title 23 highway construction projects, Title 49 transit capital projects, and Title 49 (subtitle V) railroad projects. SIBs give states the capacity to make more efficient use of transportation funds and significantly leverage federal resources by attracting non-federal public and private investment. Alternatively, SIB capital can be used as collateral to borrow in the bond market or to establish a guaranteed reserve fund. Loan demand, timing of needs, and debt financing considerations are factors to be weighed by states in evaluating a leveraged SIB approach. SIBs are capitalized with federal-aid surface transportation funds and matching state funds (several states have established SIBs or separate SIB accounts capitalized solely with state funds). As loans or other credit assistance forms are repaid to the SIB, its initial capital is replenished and can be used to support a new cycle of projects.

For more information, visit: https://www.fhwa.dot.gov/ipd/finance/tools_programs/federal_credit_assistance/sibs/

Sponsoring organization: U.S. Department of Transportation, Federal Highway Administration

Maximum award amount: 100 percent of financing

Eligible activities: Surface transportation and highway capital projects

Eligible recipient(s): SIBs may assist any eligible project; states may narrow credit assistance to certain types of borrowers

Surface Transportation Block Grant Program

The Fixing America’s Surface Transportation Act (FAST) reformed the Surface Transportation Program (STP) into the Surface Transportation Block Grant Program (STBG). The FAST Act directs the Federal Highway Administration to apportion funding as a lump sum for each state then divide that total among apportioned programs. The STBG promotes flexibility in state and local transportation decisions and funding to best address state and local transportation needs.

In addition, the Fixing America’s Surface Transportation (FAST) Act replaced the former Transportation Alternatives Program (TAP) with a set-aside of funds under the Surface Transportation Block Grant Program (STBG). Set-aside projects covered include state planning and research, bridges not on federal-aid highways, and border state infrastructure. For administrative purposes, the Federal Highway Administration (FHWA) will refer to these funds as the TA Set-Aside. The TA Set-Aside also authorizes funding for programs and projects defined as transportation alternatives, and can be applied to nearly any kind of transportation project including roads, bridges, transit, freight, sidewalks, bike lanes, and other infrastructure. A state may use STBG funds to create and operate a state office to help design, implement, and oversee public-private partnerships. For more information, visit: <https://www.fhwa.dot.gov/fastact/factsheets/stbgfs.cfm>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration
Maximum award amount: Formula-based
Eligible activities: Improvements to non-local roads or rural minor collectors, with some exceptions
Eligible recipient(s): local or regional entities or governments

Transit Security Grant Program

The Transit Security Grant Program (TSGP) plays an important role in the implementation of the National Preparedness System by supporting the building, sustainment, and delivery of core capabilities essential to achieving the National Preparedness Goal of a secure and resilient nation. TSGP directly supports transportation infrastructure security activities and is one tool in the comprehensive set of measures authorized by Congress and implemented by the administration to strengthen the nation’s critical infrastructure against risks associated with potential terrorist attacks. The TSGP will provide funds to eligible publicly owned operators of public transportation systems (which include intra-city bus, commuter bus, ferries, and all forms of passenger rail) to protect critical surface transportation infrastructure and the traveling public from acts of terrorism and to increase the resilience of transit infrastructure. Among the five basic homeland security missions noted in the DHS Quadrennial Homeland Security Review, the TSGP supports the goal to Strengthen National Preparedness and Resilience. For more information, visit: <https://www.fema.gov/fiscal-year-2017-transit-security-grant-program>

Sponsoring organization: Federal Emergency Management Agency
Maximum award amount: Competitive program without tiers or target allocations based on risk assessment.
Eligible activities: Capital and financing to improve public transit security
Eligible recipient(s): Owners and operators of transit systems

Transportation Infrastructure Finance and Innovation Act

The Transportation Infrastructure Finance and Innovation Act (TIFIA) program provides credit assistance for qualified projects of regional and national significance. Many large-scale, surface transportation projects — highway, transit, railroad, intermodal freight, and port access — are eligible for assistance on a first-come, first-serve basis. Eligible applicants include state and local governments, transit agencies, railroad companies, special authorities, special districts, and private entities. The TIFIA credit program is designed to fill market gaps and leverage substantial private co-investment by providing supplemental and subordinate capital.

For more information, visit: <https://www.transportation.gov/buildamerica/programs-services/tifia>

Sponsoring organization: U.S. Department of Transportation

Maximum award amount: 49 percent of anticipated eligible project costs for a TIFIA secured loan, 33 percent for a TIFIA standby line of credit.

Eligible activities: Highways and bridges, transit-oriented development, transit vehicles and facilities, freight transfer facilities; freight transfer facilities, transportation systems, local infrastructure, pedestrian bicycle infrastructure networks, rural infrastructure, passenger rail vehicles and facilities, surface transportation at ports

Eligible recipient(s): States, state infrastructure banks, private firms, special authorities and local governments

Transportation Investments Generating Economic Recovery

The Transportation Investment Generating Economic Recovery, or TIGER discretionary grant program, provides a unique opportunity for the DOT to invest in road, rail, transit and port projects that promise to achieve national objectives. Since 2009, Congress has dedicated nearly \$4.6 billion for seven rounds of TIGER to fund projects that have a significant impact on the nation, a region or a metropolitan area. The eligibility requirements of TIGER allow project sponsors at the state and local levels to obtain funding for multi-modal, multi-jurisdictional projects that are more difficult to support through traditional DOT programs. TIGER can fund port and freight rail projects, for example, which play a critical role in our ability to move freight, but have limited sources of federal funds from which to draw. TIGER can provide capital funding directly to any public entity, including municipalities, counties, port authorities, tribal governments, MPOs, or others in contrast to traditional federal programs which provide funding to very specific groups of applicants (mostly state DOTs and transit agencies). This flexibility allows state and local agencies to work directly with a host of entities that own, operate and maintain much of the country's transportation infrastructure, but otherwise cannot turn to the federal government for support.

For more information, visit: <https://www.transportation.gov/tiger/about>

Sponsoring organization: U.S. Department of Transportation

Maximum award amount: \$200 million

Eligible activities: Capital and financing for multi-modal, multi-jurisdiction transit projects

Eligible recipient(s): Local, state, or tribal government

Transit Urbanized Area Formula Grant

The Urbanized Area Formula Funding program (49 U.S.C. 5307) makes federal resources available to urbanized areas and to governors for transit capital and operating assistance in urbanized areas and for transportation-related planning. Eligible activities include: planning, engineering, design and evaluation of transit projects and other technical transportation-related studies; capital investments in bus and bus-related activities such as replacement, overhaul and rebuilding of buses, crime prevention and security equipment and construction of maintenance and passenger facilities; and capital investments in new and existing fixed-guideway systems including rolling stock, overhaul and rebuilding of vehicles, track, signals, communications, and computer hardware and software. In addition, associated transit improvements and certain expenses associated with mobility management programs are eligible under the program. All preventive maintenance and some Americans with Disabilities Act complementary paratransit service costs are considered capital costs. For more information, visit: <https://www.transit.dot.gov/funding/grants/urbanized-area-formula-grants-5307>

Sponsoring organization: U.S. Department of Transportation, Federal Transit Administration

Maximum award amount: Matching formula ranging from 50-90 percent of cost

Eligible activities: Construction capital, financing, and operating support for transportation systems

Eligible recipient(s): Public bodies in urban areas > 50,000 pop.

Rural Development



Community Facilities Relending Program

This program makes loans to eligible lenders (re-lenders), which in turn re-loan those funds to applicants for essential community facilities. Community Facilities programs provide loans for essential community infrastructure, so that people who live and work in rural areas can enjoy the same basic quality of life and services as those in urban and metropolitan areas.

For more information, visit: <https://www.rd.usda.gov/programs-services/community-facilities-relending-program>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: FY2016 \$500 million program level; no limit on individual re-lender request

Eligible activities: The re-lender uses funds from USDA to re-lend to applicants. Applicants may use the funds from the re-lender to purchase, construct, and/or improve essential community facilities, purchase equipment, and pay related project expenses

Eligible recipient(s): Public bodies, community-based nonprofit corporations, and federally recognized tribes

Community Facilities Technical Assistance and Training Grant

Grants are made to public bodies and private nonprofit corporations, (such as states, counties, cities, townships, and incorporated towns and villages, boroughs, authorities, districts, and Indian tribes on federal and state reservations) to provide technical assistance and/or training with respect to essential community facilities programs. An essential community facility is one that provides an essential service to the local community, is needed for the orderly development of the community, serves a primarily rural area, and does not include private, commercial or business undertakings. Once those needs have been identified, the grantee can assist in identifying public and private resources to finance those identified community facility needs. For more information, visit: <https://www.rd.usda.gov/programs-services/community-facilities-technical-assistance-and-training-grant>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$150,000

Eligible activities: Planning community facilities

Eligible recipient(s): Most state and local governmental entities, nonprofits, federally recognized tribes

Distance Learning & Telemedicine Grants

This program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the world, overcoming the effects of remoteness and low population density. For more information, visit: <https://www.rd.usda.gov/programs-services/distance-learning-telemedicine-grants>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$500,000

Eligible activities: Acquisition of eligible capital assets and technical assistance

Eligible recipient(s): State and local governments, tribes, non-profit organizations, for-profit organizations

Economic Impact Initiative Grants

This program provides funding to assist in the development of essential community facilities in rural communities with extreme unemployment and severe economic depression. An essential community facility is one that provides an essential service to the local community, is needed for the orderly development of the community, serves a primarily rural area, and does not include private, commercial or business undertakings. For more information, visit: <https://www.rd.usda.gov/programs-services/economic-impact-initiative-grants>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Grants up to 75 percent of eligible project cost based on need and funding availability

Eligible activities: To construct, enlarge or improve community facilities for health care, public safety and public service. Grants may be made in combination with other financial assistance such as a Community Facilities direct or guaranteed loan, applicant contribution or funding from other sources.

Eligible recipient(s): Public bodies, nonprofits, federally recognized tribes

Energy Efficiency and Conservation Loan Program

The Energy Efficiency and Conservation Loan Program (EECLP) provides loans to finance energy efficiency and conservation projects for commercial, industrial, and residential consumers. With the EECLP, eligible utilities, including existing Rural Utilities Service, borrowers can borrow money tied to Treasury rates of interest and re-lend the money to develop new and diverse energy service products within their service territories. For more information, visit: <https://www.rd.usda.gov/programs-services/energy-efficiency-and-conservation-loan-program>

Sponsoring organization: U.S. Department of Agriculture
Maximum award amount: \$250,000
Eligible activities: Energy efficiency program design
Eligible recipient(s): Utility systems businesses

Housing Preservation & Revitalization Demonstration Loans & Grants

This program restructures loans for existing Rural Rental Housing and Off-Farm Labor Housing projects to help improve and preserve the availability of safe, affordable rental housing for low-income residents. Borrowers must continue to provide affordable rental housing for 20 years or the remaining term of any USDA loan, whichever is later. Grants are limited to nonprofit applicants, but a variety of restructuring tools are available to other entities including no-interest loans, soft-second loans, and debt deferral.

For more information, visit: <https://www.rd.usda.gov/programs-services/housing-preservation-revitalization-demonstration-loans-grants>

Sponsoring organization: U.S. Department of Agriculture
Maximum award amount: Outstanding loan balance
Eligible recipient(s): Current multi-family housing project owners with Rural Rental Housing and Off-Farm Labor Housing loans.
Eligible activities: Loan restructuring

Intermediary Relending Program

Provides 1 percent low-interest loans to local intermediaries that re-lend to businesses and for community development projects in rural communities. Loan proceeds can be used to acquire, construct, convert, enlarge or repair a business or business facility, particularly when jobs will be created or retained; purchase or develop land (easements, rights of way, buildings, facilities, leases, materials); purchase equipment, machinery or supplies, or make leasehold improvements; start-up costs and working capital; pollution control and abatement; transportation services; feasibility studies and some fees; hotels, motels, convention centers; education institutions; aquaculture-based rural small business. For more information, visit: <https://www.rd.usda.gov/programs-services/intermediary-relending-program>

Sponsoring organization: U.S. Department of Agriculture
Maximum award amount: \$250,000 or 75 percent of the total cost of the ultimate recipient's project for which the loan is being made, whichever is less.
Eligible activities: Build or expand businesses and public projects
Eligible recipient(s): Nonprofits and cooperatives, federally-recognized tribes and public agencies

Multi-Family Housing Loan Guarantees

The program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns. Private lenders may apply for a loan guarantee on loans made to eligible borrowers who are building or preserving affordable rural rental housing. Eligible borrowers are states, local governments, NGOs, for-profit entities, tribes. Rent for individual units is capped at 34.5 percent of area median income. Average rent for an entire project (including tenant paid utilities) cannot exceed 30 percent of area median income, adjusted for family size. For more information visit: <https://www.rd.usda.gov/programs-services/multi-family-housing-loan-guarantees>

Sponsoring organization: United States Department of Agriculture

Maximum award amount: For-profit entities may borrow up to 90 percent and non-profit entities may borrow up to 97 percent of the total development cost or appraised value, whichever is less.

Eligible activities: Construction, improvement and purchase of multi-family rental housing for low to moderate-income families and individuals

Eligible recipient(s): Local, state, regional, or tribal governments, for-profit and nonprofit organizations

Multi-Family Housing Rental Assistance

This program provides payments to owners of USDA-financed Rural Rental Housing or Farm Labor Housing projects on behalf of low-income tenants unable to pay their full rent.

For more information, visit: <https://www.rd.usda.gov/programs-services/multi-family-housing-rental-assistance>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Difference between 30 percent of tenant's income and monthly rental rate, calculated based on owner's project costs.

Eligible recipients: Properties with low- or very low-income tenants qualify to receive assistance. Properties with very low-income tenants receive first priority. Project owners as part of their Rural Rental Housing or Farm Labor Housing new construction financing applications. Projects must be established on a nonprofit or limited profit basis

Eligible activities: Payments are made on behalf of the tenants and become part of the property's income, which pays operational expenses

Rural Business Development Grants

This program is a competitive grant designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private businesses in rural areas which will employ 50 or fewer new employees and that have less than \$1 million in gross revenue. Programmatic activities are separated into enterprise or opportunity type grant activities. For more information, visit: <https://www.rd.usda.gov/programs-services/rural-business-development-grants>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Generally, grants range from \$10,000 to \$500,000.

Eligible activities: Projects benefiting small and emerging businesses in rural areas

Eligible recipient(s): Towns, communities, state agencies, authorities, nonprofit corporations, institutions of higher education, federally-recognized tribes, rural cooperatives (If organized as a private non-profit corporation)

Rural Capacity Building for Community Development and Affordable Housing Grants

The Rural Capacity Building for Community Development and Affordable Housing program seeks to enhance the capacity and ability of local governments, Indian tribes, housing development organizations, rural community development corporations, and community housing development organizations with demonstrated skill to carry out rural housing and community development activities. These activities include: technical assistance; training, advice, and support; acquisition, construction, and rehabilitation of low-income housing; and job creation activities. For more information, visit: https://portal.hud.gov/hudportal/HUD?src=/program_offices/administration/grants/fundsavail/nofa16/ruralcap-bldg and <https://www.hudexchange.info/programs/rural-capacity-building/>

Sponsoring organization: U.S. Department of Housing and Urban Development

Maximum award amount: \$2.5 million

Eligible activities: Construction capital and financing for low income and rural housing, and job creation activities

Eligible recipient(s): Local or tribal government, non-profit organizations

Rural Community Development Initiative Grants

RCDI grants are awarded to help non-profit housing and community development organizations, low-income rural communities and federally recognized tribes support housing, community facilities and community and economic development projects in rural areas. Rural Community Development Initiative grants may be used for, but are not limited to: home-ownership education; minority business entrepreneur education; and technical assistance for strategic plan development and other training. For more information, visit: <https://www.rd.usda.gov/programs-services/rural-community-development-initiative-grants>

Sponsoring organization: U.S. Department of Agriculture – Rural Development

Maximum award amount: \$250,000; matching funds required

Eligible activities: Training in home-ownership, entrepreneurship, and technical assistance for strategic planning

Eligible recipient(s): Public bodies, nonprofit organizations, qualified for-profit organizations

Rural Housing Site Loans

Rural Housing site loans provide two types of loans to purchase and develop housing sites for low- and moderate-income families: Section 523 loans are used to acquire and develop sites only for housing to be constructed by the Self-Help method. Refer to RD Instruction 1944-I for more information about the Self-Help program; Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction. Low-income is defined as between 50-80 percent of the area median income (AMI); the upper limit for moderate income is \$5,500 above the low-income limit. For more information, visit: <https://www.rd.usda.gov/programs-services/rural-housing-site-loans>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: Subject to funding

Eligible activities: Loans to acquire and develop housing sites for low and moderate-income families

Eligible recipient(s): Tribal government, non-profit organizations

Rural Housing: Farm Labor Housing Loans and Grants

This program provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers. Housing may be constructed in urban or rural areas, as long as there is a demonstrated need. Funds can be used for construction, improvement, repair and purchase of housing for domestic farm laborers is the primary objective of this program. For more information, visit: <https://www.rd.usda.gov/programs-services/farm-labor-housing-direct-loans-grants>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$20,000

Eligible activities: Construction loans for migrant and transient worker housing

Eligible recipient(s): State, local or Tribal government, non-profit organizations

Special Evaluation Assistance for Rural Communities and Households

This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects. For more information, visit: <https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households>

Sponsoring organization: U.S. Department of Agriculture

Maximum award amount: \$30,000

Eligible activities: Planning, design and funding water or waste disposal projects.

Eligible recipient(s): Most state and local governmental entities, nonprofits, federally recognized tribes

Telecommunications Infrastructure Loans & Loan Guarantees

This program provides financing for the construction, maintenance, improvement and expansion of telephone service and broadband in rural areas.

For more information, visit: <https://www.rd.usda.gov/programs-services/telecommunications-infrastructure-loans-loan-guarantees>

Sponsoring organization: U.S.

Department of Agriculture

Maximum award amount: \$30,000

Eligible activities: Improvements, expansions, construction, acquisitions, and refinancing

Eligible recipient(s): State and local governments, tribes, non-profit organizations, for-profit organizations

USDA Business and Industry Guaranteed Loans

This program bolsters the availability of private credit by guaranteeing loans for rural businesses. Eligible uses include but are not limited to: business conversion, enlargement, repair, modernization or development; purchase and development of land, easements, rights-of-way, buildings, or facilities; purchase of equipment, leasehold improvements, machinery, supplies, or inventory; debt refinancing when refinancing improves cash flow and creates or saves jobs; business and industrial acquisitions when the loan will create or save jobs. For more information, visit: <https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees>

Sponsoring organization: U.S.

Department of Agriculture – Rural Development

Maximum award amount: Loan guarantee up to \$25 million

Eligible activities: Business acquisition or expansion, equipment, debt refinancing

Eligible recipient(s): For-profit businesses, nonprofits, tribes, public bodies, and individuals.

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