

Type of Grant	Name of Grant	Agency	Summary	Requirements/Information	Website
Housing	Housing Competitive Grant, CDBG	Virginia Department of Housing and Community Development	<p>Housing Competitive Grant - Housing is 1 of the 5 categories available under the Competitive Improvement Grant. This program brings homes to HQS or supports development for new housing units. There are two categories of assistance under the housing project type, Housing Rehabilitation and Housing Production. Housing Rehabilitation projects are eligible for up to \$1,000,000 in CDBG assistance. They must target housing rehabilitation needs within a single, well-defined project area. Housing Production Assistance projects are eligible for up to \$700,000 in CDBG assistance.</p>	<p>Not open submission. 2010 proposal due March 31. Grant Proposals are evaluated qualitatively and quantitatively scored according to a 1000 point scale outlined in the manual, which breaks down individually for each project type. They are scored based on composite fiscal stress, regional priorities, project needs and outcomes, costs and commitment, readiness and capacity, and impact.</p>	<p><a href="#">CDBG guide.pdf</a></p>
Housing	Homeownership Loans	USDA (United States Department of Agriculture) Housing Programs	<p>Rural Development's housing programs finance new or improved housing for very low-to moderate-income families and individuals who wish to live in rural areas or rural cities and towns. The purpose of this program is to provide financing with no down payments at favorable rates and terms. These loans are for the purchase, construction, rehabilitation, or relocation for a dwelling and related facilities. Guaranteed and direct loans are offered.</p>	<p>Home ownership loans are offered to help families or persons with low and moderate income. They must:</p> <ol style="list-style-type: none"> <li>1. Be without decent, safe and sanitary housing.</li> <li>2. Be unable to obtain a loan from other sources on terms and conditions they can reasonably be expected to meet.</li> <li>3. Have sufficient income to pay house payments, insurance premiums and taxes and necessary living expenses. Persons without adequate repayment ability may obtain co-signers for the loan.</li> <li>4. Possess the legal capacity to incur the loan obligation.</li> <li>5. Possess the legal ability to carry out the undertakings and obligations required in connection with the loan.</li> </ol>	<p><a href="#">E9-15128 USDA housing.pdf</a></p>

Housing	Self-Help Housing	USDA (United States Department of Agriculture) Housing Programs	Self help housing loans help groups of 6 to 10 low income families build their own homes by providing materials and the skilled labor they cannot furnish themselves. The families must agree to work together.	Applicants must have very low or low incomes. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI. Families must be without adequate housing; however, they must be able to afford the mortgage payments including principal, interest, taxes and insurance (PITI).	<a href="http://www.rurdev.usda.gov/rhs/sfh/brief_selfhelpsite.htm">http://www.rurdev.usda.gov/rhs/sfh/brief_selfhelpsite.htm</a>
Housing	Rural Renter Housing Loans	USDA (United States Department of Agriculture) Housing Programs	Rural Rental Housing Loans are made to finance building construction and site development of multi-family living quarter for people with low, and moderate incomes. Loans can be made in this program to construct housing that will be operated in cooperative form, but loan funds may not be used to finance individual units within the project.	Loans of up to \$1,500,000 must be approved by State Directors. All requests for loans above \$1,500,000 must be reviewed by the HCFP National Office. The National Office publishes a Notice of Funds Availability in the Federal Register as soon after the start of the Fiscal Year as possible. Generally, the NOFA should be published around November 1. The program is adaptable for participation by a wide variety of owners. Loans can be made to individuals, trusts, associations, partnerships, limited partnerships, State or local public agencies, consumer cooperatives, and profit or nonprofit corporations.	<a href="#">Rural Rental Housing Loans.mht</a>
Housing	Home Improvement Loans/ Site Grants	USDA (United States Department of Agriculture) Housing Programs	State Directors may approve site loans for up to \$200,000. Larger loans require prior approval of the National Office. Section 523 loans are limited to private or public nonprofit organizations that will provide sites solely for self-help housing. Section 524 loans are made to private or public nonprofit organizations. Section 524 sites may be sold to low- or moderate-income families utilizing HCFP or any other mortgage financing program which serves the same eligible families.	Home Improvement and Repair Loans and Grants enable very low-income rural homeowners to remove health and safety hazards from their homes and to make homes decent, safe, sanitary, and accessible for people with disabilities. Loans are available to very low-income rural homeowners to make substantial home repairs when other loan options are not available. Site Loans buy adequate building sites for development of a desirable community by private or public nonprofit organizations.	<a href="http://www.rurdev.usda.gov/rhs/sfh/brief_rhsite.htm">http://www.rurdev.usda.gov/rhs/sfh/brief_rhsite.htm</a>

<b>Housing</b>	<b>Farm Labor Housing</b>	<b>USDA (United States Department of Agriculture) Housing Programs</b>	Farm Labor Housing Loans and Grants enable farmers, public or private nonprofit organizations, and units of State and local governments to build, buy, or repair farm labor housing in either dormitory or multifamily apartment style. They will also help pay for facilities, such as on site child care centers.	The District Director has the authority to approve loans to individuals of up to \$100,000, and the State Director can approve loans of up to \$400,000. Larger loans must receive prior approval from the National Office. Loans are made to farmers, associations of farmers, family farm corporations, Indian tribes, nonprofit organizations, public agencies, and associations of farm workers.	<a href="#">Farm Labor Housing.mht</a>
<b>Housing</b>	<b>Housing Preservation Grants</b>	<b>USDA (United States Department of Agriculture) Housing Programs</b>	Housing Preservation Grants are used to renovate deteriorating homes and rental properties occupied by families whose incomes fall into the low and very low categories. Grants can be provided to repair these properties and bring them up to code. These grants are almost always used in conjunction with other sources, including local and State governments and grants from private businesses.	Those assisted must own very low- or low-income housing, either as homeowners, landlords, or members of a cooperative. Very low income is defined as below 50 percent of the area median income (AMI); low income is between 50 and 80 percent of AMI. Eligible sponsors include state agencies, units of local government, Native American tribes, and nonprofit organizations.	<a href="#">Housing Preservation Grant.mht</a>
<b>Housing</b>	<b>Housing Subsidies</b>	<b>USDA (United States Department of Agriculture) Housing Programs</b>	Housing Programs can help subsidize monthly mortgage and rental payments, limiting these costs to no more than 30 percent of the adjusted monthly income of the applicant.	These subsidies are not available as a separate component but apply only to the direct homeownership, rural rental and farm labor programs described above.	<a href="#">USDA Rural Development - Rural Housing Service Home Page.mht</a>
<b>Housing</b>	<b>First Time Homebuyer's Program</b>	<b>CSPDC</b>	Program designed to make homeownership a reality for individuals and families with modest incomes. First-time homebuyers are offered low interest loans with down payment and closing cost assistance which make monthly payments affordable. Credit counseling and education are also offered. Offered on a first come first serve basis.	Eligibility: Several eligibility requirements apply including, borrower must be a US citizen, borrower annual income must be within a certain range, ect. Other Info: Contact the Shenandoah PDC for more information <a href="mailto:cspdc@cspdc.org">cspdc@cspdc.org</a>	<a href="mailto:cspdc@cspdc.org">cspdc@cspdc.org</a>

<p><b>Transportation</b></p>	<p><b>Transportation Enhancement Programs</b></p>	<p><b>Virginia Department of Transportation (VDOT)</b></p>	<p>This program offered broad opportunities and federal funding for creative projects that integrated transportation into our communities and environment. The legislation designated 12 activities meant to improve non-motorized transportation, enhance the public’s traveling experience, revitalize communities, and improve the quality of life. These federal funds cannot be used for traditional highway projects or roadway improvements. They are for activities that go above and beyond common transportation practice.</p>	<p>To qualify for funds a project must meet two federal criteria:  1) Relate to surface transportation  2) Qualify under at least one of the 12 designated enhancement activities  Applications are accepted on an annual basis. To be considered for funding, applications must be received in VDOT’s Local Assistance Division (or post-marked) on or before December 1st of each year. The program is available to all local governments, as well as, state and federal agencies.</p>	<p><a href="#">2008EnhancementManual.pdf</a></p>
<p><b>Transportation</b></p>	<p><b>Safe Routes to School Programs</b></p>	<p><b>Virginia Department of Transportation (VDOT)</b></p>	<p>The purpose of the SRTS program is:  (1) To enable and encourage children, including those with disabilities, to walk and bicycle to school;  (2) To make bicycling and walking to school a safer and more appealing transportation alternative, thereby encouraging a healthy and active lifestyle from an early age; and  (3) To facilitate the planning, development, and implementation of projects and activities that will improve safety and reduce traffic, fuel consumption, and air pollution in the vicinity of schools.</p>	<p>The funding limit for an infrastructure project is \$500,000. A locality can submit more than one infrastructure project application up to \$500,000 per locality. A single application can be no less than \$20,000. Funding awards are based on a competitive application process with funding reserved for strong applications that are well-developed - including mapping and budgets, impact large numbers of students, and are at schools that strongly support walking and/or bicycling to school.</p>	<p><a href="#">Final SRTS Guidelines 6.12.09 Safe Routes.pdf</a></p>

<p><b>Transportation</b></p>	<p><b>Air Service Grants</b></p>	<p><b>Transportation Department Office of Aviation Analysis</b></p>	<p>The program is designed to provide financial assistance to small communities to help them enhance their air service. Funding is available up to \$8 million for 40 awards. The program's statute is very general about the types of projects that can be authorized so that communities are provided flexibility in addressing their particular air service and airfare issues.</p>	<p>Deadline is Aug 28th. Small communities with insufficient air service are eligible. An objective of the program is to help communities secure enhancements that will be responsive to their air transportation/air fare needs on a long-term basis after the financial support of the grant has ended.</p>	<p><a href="#">Small Community Air Service Development Program - Office of Aviation Analysis - U S Department of Transportation.mht</a></p>
<p><b>Planning Pre-Project</b></p>	<p><b>Community Organizing, Pre Project (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Grants of up to \$10,000 are available to communities. Citizen participation is a central part. The community should have reached a consensus on a vision for the future. Eligible activities of the community include:</p> <ol style="list-style-type: none"> <li>1. Conducting assessments of community strengths, weaknesses, opportunities, and threats</li> <li>2. Establishing goals and objectives</li> <li>3. Developing work plans and implementation strategies</li> </ol>	<p>Localities submitting project proposals must develop a methodology to prioritize the localities' highest community development needs. Of the \$500,000 available for the Planning Grants, no more than \$60,000 will be put toward Community Organizing Planning Grants. This grant targets activation and organization of community residents to develop general strategies for future improvements. It determines highest priority needs and capacity to address. Construction Proposal not required- Project Planning Grant Expected. Non profit are not eligible, only local government. Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="#">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>
<p><b>Planning Pre-Project</b></p>	<p><b>Community Economic Needs, Pre Project (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Grants available up to \$15,000 for a single-objective assessment, analysis and prioritization. This category is directed at a single objective needs analysis and is not intended to provide general overall needs analysis. Planning Grants under this category should address one of the applicants' previously identified highest community development needs.</p>	<p>A Community Improvement Grant Proposal is not required following all Needs/Economic Assessment Planning Grant; however, it is expected that the assessment will lead to at least one Project Planning Grant. Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="#">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>

<p><b>Planning</b></p>	<p><b>Proposal Planning Grant (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Up to \$25,000. Activities range from needs assessments, to surveys and user agreements to development of cost estimates and PER's. All Project Planning Grant activities must be conducted with maximum participation of residents, potential beneficiaries, stakeholders, and local leaders.</p>	<p>Planning Grant activities should be oriented toward the development of projects which directly relate to a future Community Improvement Grant project. These projects should detail community development problems and present realistic solutions for treatment of these problems. Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="#">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>
<p><b>Planning</b></p>	<p><b>Business District Revitalization Project Grants (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Business District Revitalization is a phased planning process. Activities include creating inventory of properties in the BDR area, business surveys, determining availability of business assistance providers, community visioning, learning about the Virginia Main Street approach, and identifying opportunities for economic restructuring. Final phase may include design assistance activities.</p>	<p>Ranges from \$3,000 to \$35,000; smaller grants available for applicants not meeting defined thresholds. Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="#">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>
<p><b>Planning</b></p>	<p><b>Regional Planning Grants (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Up to \$40,000 available for multi-locality project planning; up to \$50,000 available for multi-locality projects that will have a significant economic impact (local match required). Activity range same as single-locality project planning but must involve all localities participating.</p>	<p>Eligible activities include:</p> <ul style="list-style-type: none"> <li>• Community Assessments, needs analyses, and need prioritization</li> <li>• Activation and organization of target area residents and stakeholders</li> <li>• Surveys of residents, users, customers, and potential beneficiaries</li> <li>• Obtaining easements and user agreements</li> <li>• Development of cost estimates and Preliminary Engineering Reports</li> <li>• Completion of market studies</li> </ul> <p>Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="#">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>

<p><b>Planning</b></p>	<p><b>Telecommunications Project Planning Grants (CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Up to \$25,000 available. Activities that may lead to future CDBG eligible system development and support and/ or implementation activities.</p>	<p>Funds may be utilized to:</p> <ul style="list-style-type: none"> <li>• Assist in promoting awareness of potential CDBG eligible activities and gauging stakeholder interest</li> <li>• Creating a management team of potential user groups to oversee the creation of a Telecommunications Plan</li> <li>• Conduct surveying efforts to document the eligibility of future telecommunication planning and implementation efforts for CDBG funding</li> <li>• Conduct informational and training programs</li> <li>• Identify and procure professional assistance as necessary</li> </ul> <p>Available on open basis, Jan 1- September 30th annually.</p>	<p><a href="http://www.vdhc.state.va.us/Planning/GrantAssistance.mht">Virginia Department of Housing and Community Development - Planning Grant Assistance.mht</a></p>
<p><b>Emergency Management</b></p>	<p><b>Pre- Disaster Mitigation Program</b></p>	<p><b>VA Emergency/ FEMA</b></p>	<p>The Pre-Disaster Mitigation (PDM) program provides funds to states, territories, Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds.</p>	<p>A small impoverished community must:</p> <ul style="list-style-type: none"> <li>• Be a community of 3,000 or fewer individuals identified by the State as a rural community that is not a remote area within the corporate boundaries of a larger city;</li> <li>• Be economically disadvantaged, with residents having an average per capita annual income not exceeding 80 percent of the national per capita income, based on best available data. For the most current information, go to <a href="http://www.bea.gov">http://www.bea.gov</a></li> </ul>	<p><a href="http://www.vae.com/RecoveryCenter/HazardMitigation.mht">VAEmergency.com Recovery Center Hazard Mitigation.mht</a></p>

<p><b>Emergency Management</b></p>	<p><b>Flood Mitigation Assistance</b></p>	<p><b>VA Emergency/ FEMA</b></p>	<p>FEMA provides FMA funds to assist States and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program. In order to be eligible for an increased Federal cost share of up to 90 percent, the property that is being submitted for consideration must be an SRL property and a FEMA-approved State or Tribal (Standard or Enhanced) Hazard Mitigation Plan that addresses repetitive loss properties must be in effect at the time of grant award. Guidance on addressing repetitive loss properties can be found in the State Multi-Hazard Mitigation Planning Guidance.</p>	<p>State intends to reduce the number of such repetitive loss properties. In addition, the hazard mitigation plan must describe the State’s strategy to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local hazard mitigation plans. Properties included in a project sub application for FMA funding must be NFIP-insured at the time of the application submittal. Flood insurance must be maintained at least through completion of the mitigation activity. Residential or non-residential properties currently insured with the NFIP are eligible to receive FMA funds.</p>	<p><a href="#">FEMA Flood Mitigation Assistance (FMA) Program.mht</a></p>
<p><b>Emergency Management</b></p>	<p><b>Repetitive Flood Claims</b></p>	<p><b>VA Emergency/ FEMA</b></p>	<p>The Repetitive Flood Claims (RFC) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (P.L. 108–264), which amended the National Flood Insurance Act (NFIA) of 1968 (42 U.S.C. 4001, et al).Up to \$10 million is available annually for FEMA to provide RFC funds to assist States and communities reduce flood damages to insured properties that have had one or more claims to the National Flood Insurance Program (NFIP).</p>	<p>Eligible properties include residential or non-residential (commercial) properties that have received one or more NFIP insurance payments are eligible for RFC funds. Properties included in a sub application must be NFIP-insured at the time of the application submittal. Flood insurance must be maintained at least through completion of the mitigation activity. How to Apply: An application may be submitted for RFC funding if neither the Applicant nor the sub applicant can currently meet the FMA non-Federal share requirement. For RFC, FEMA may contribute up to 100 percent of the project cost.</p>	<p><a href="#">FEMA Repetitive Flood Claims Program.mht</a></p>

<p><b>Emergency Management</b></p>	<p><b>Severe Repetitive Loss Program</b></p>	<p><b>VA Emergency/ FEMA</b></p>	<p>The Severe Repetitive Loss (SRL) grant program was authorized by the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004, which amended the National Flood Insurance Act of 1968 to provide funding to reduce or eliminate the long-term risk of flood damage to severe repetitive loss (SRL) structures insured under the National Flood Insurance Program (NFIP).</p>	<p>An SRL property is defined as a residential property that is covered under an NFIP flood insurance policy and: a) That has at least four NFIP claim payments (including building and contents) over \$5,000 each, and the cumulative amount of such claims payments exceeds \$20,000; or(b) For which at least two separate claims payments (building payments only) have been made with the cumulative amount of the building portion of such claims exceeding the market value of the building. For both (a) and (b) above, at least two of the referenced claims must have occurred within any ten-year period, and must be greater than 10 days apart.</p>	<p><a href="#">FEMA Severe Repetitive Loss Program.mht</a></p>
<p><b>Emergency Management</b></p>	<p><b>Flood Mitigation Assistance</b></p>	<p><b>VA Emergency/ FEMA</b></p>	<p>FEMA provides FMA funds to assist States and communities implement measures that reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other structures insurable under the National Flood Insurance Program. In order to be eligible for an increased Federal cost share of up to 90 percent, the property that is being submitted for consideration must be an SRL property and a FEMA-approved State or Tribal (Standard or Enhanced) Hazard Mitigation Plan that addresses repetitive loss properties must be in effect at the time of grant award. Guidance on addressing repetitive loss properties can be found in the State Multi-Hazard Mitigation Planning Guidance.</p>	<p>The Repetitive Loss Strategy must identify the specific actions the State has taken to reduce the number of repetitive loss properties, which must include severe repetitive loss properties, and specify how the State intends to reduce the number of such repetitive loss properties. In addition, the hazard mitigation plan must describe the State’s strategy to ensure that local jurisdictions with severe repetitive loss properties take actions to reduce the number of these properties, including the development of local hazard mitigation plans.</p>	<p><a href="#">FEMA Flood Mitigation Assistance (FMA) Program.mht</a></p>

<p><b>Emergency Management</b></p>	<p><b>Urgent Need Open Submission, CDBG</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>CDBG funding is available to eligible localities on an open submission basis to enable prompt response to existing serious and immediate threats to local health and safety. Projects are intended to primarily benefit low- and moderate- income persons. Up to \$700,000 of CDBG funding is available per project. \$1,000,000 is available for UNOS projects. The conditions must have developed or became urgent within 18 months of the date the proposal is submitted.</p>	<p>Eligible Projects: Proposals must meet the following thresholds:</p> <ul style="list-style-type: none"> <li>• Must alleviate existing conditions which pose a serious and immediate threat to the health and welfare of the community</li> <li>• The conditions developed or became urgent within 18 months of the date the proposal is submitted</li> <li>• The applicant locality is unable to finance the project on its own, no other funding is available, and the CDBG funding will directly target the threatening conditions</li> </ul> <p>How to Apply: Open submission basis, from January 1- October 31, 2010, and annually.</p>	<p><a href="#">CDBG guide.pdf</a></p>
<p><b>Economic Development</b></p>	<p><b>Economic Development (Competitive Grant, CDBG)</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Economic Development is one of the five categories under the CDBG Competitive Grant Category. This grant creates jobs or business opportunities for low-moderate-income persons to create a better economic environment. Projects targeting one category are eligible for up to \$700,000 in CDBG assistance. Projects targeting two or more categories are eligible for up to \$1,000,000.</p>	<p>CDBG assistance is available for economic development activities under the following categories: Job Creation and Retention, Business District Revitalization, Site Redevelopment, and Development Readiness. See Community Development Block Program Manual pg. 42 for further details Application is not open submission. 2009 proposal was due April 8th. Grant Proposals are evaluated qualitatively and quantitatively scored according to a 1000 point scale outlined in the manual, which breaks down individually for each project type.</p>	<p><a href="#">CDBG guide.pdf</a></p>

<p><b>Economic Development</b></p>	<p><b>Community Economic Development Fund Grant (CED), CDBG</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>In 2009, \$2,500,000 is available under the CED fund. Up to \$700,000 will be available per project.</p>	<p>How to Apply: For all CED's an irrevocable Letter of Credit, bond, or other guaranteed form of security will be required in the amount of the CED grant. The security must remain in place until all program requirements are satisfactorily met. Assistance is limited to projects by private, for-profit basic industries. CDBG- eligible localities, excluding Towns, are placed in one of three categories: Distressed, Transitional, and Competitive.</p>	<p><a href="#">CDBG guide.pdf</a></p>
<p><b>Economic Development</b></p>	<p><b>Distressed Locality-Community Economic Development Fund</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Distressed localities are those with scores of 5 or more points from the evaluation of economic factors. Thresholds for distressed localities include</p> <ul style="list-style-type: none"> <li>• The subject business must create at least 10 full time positions</li> <li>• The subject business must make a private investment of at least \$100,000</li> <li>• The subject business must provide a post-probationary wage of at least 1.5 times the minimum wage for 90% of all new employees and provide an employment benefits package that include basic medical coverage all employees.</li> </ul>	<p>Funding will be rewarded on an open, first come first serve basis between January 1, 2010 and September 30, 2010. Letter of credit or bond is also required</p>	<p><a href="#">CDBG guide.pdf</a></p>

<p><b>Economic Development</b></p>	<p><b>Transitional Locality-Community Economic Development Fund</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Transitional localities are those with scores of 2 to 4 points from the evaluation of economic factors.</p> <ul style="list-style-type: none"> <li>• The subject business must create at least 20 full-time positions</li> <li>• The subject business must make a private investment of at least \$300,000.</li> <li>• The subject business must provide a post-probationary wage of at least 1.5 times the minimum wage for 90% of all new employees and provide an employment benefits package that include basic medical coverage all employees.</li> <li>• VCDBG assistance is available at up to \$10,000 per job to be created.</li> </ul>	<p>For All Businesses:</p> <ul style="list-style-type: none"> <li>• CDBG assistance for off-site improvements is eligible for no more than 80 percent of the total project costs</li> <li>• Local government financial participation must total at least 25 percent of the CDBG eligible costs</li> <li>• CDBG assistance is available at up to \$10,000 per job to be created if the assisted business meets the criteria cited under the distressed section regarding diversification of the local economy, VDCBG loans for on-site improvements are available through a relaxed underwriting process. Funding is first come first serve.</li> </ul>	<p><a href="#">CDBG guide.pdf</a></p>
<p><b>Economic Development</b></p>	<p><b>Competitive Locality Grant-Community Economic Development Fund</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>Competitive localities are those with scores of 1 or fewer points from the evaluation of economic factors.</p> <ul style="list-style-type: none"> <li>• The subject business must create at least 50 full-time positions</li> <li>• The subject business must make a private investment of at least \$3,000,000.</li> <li>• The subject business must provide a post-probationary wage of at least 1.5 times the minimum wage for 90% of all new employees and provide an employment benefits package that include basic medical coverage all employees.</li> </ul>	<ul style="list-style-type: none"> <li>• For all Businesses- VCDBG assistance for off-site improvements is eligible for no more than 50 percent of the total project costs,</li> <li>• Local government financial participation must total at least 50 percent of the VCDBG eligible costs</li> <li>• Non-local public funding investment must be no more than \$10,000 per job to be created. Loans to local governments from other public sources with specific repayment requirements are regarded as local funds.</li> <li>• No VCDBG assistance is available for on-site improvements.</li> </ul> <p>How to Apply: Funding will be rewarded on an open, first come first serve basis between January 1, 2010 and September 30, 2010.</p>	<p><a href="#">CDBG guide.pdf</a></p>

<p><b>Environmental</b></p>	<p><b>Green Project Reserve</b></p>	<p><b>Department of Environmental Quality</b></p>	<p>Green Forest Reserve projects, which receive funding through the Virginia Department of Environmental Quality, generally fall under the four categories of water efficiency, energy efficiency, green infrastructure and environmental innovation. \$8.4 million in funds available exclusively for distribution for green reserve projects in FY2010. Up to a maximum of 50% of each loan will be provided as principal forgiveness and at least 50% of each loan will be in the form of a low interest loan that must be repaid.</p>	<p>Eligible applicants for this grant are limited to local governments. Applications must be postmarked by no later than 2/26/10. Applications will be evaluated and funding recommendations will be presented to the SWCB at their meeting on 3/18/2010.</p>	<p><a href="#">Green Project Reserve Information</a></p>
<p><b>Environmental</b></p>	<p><b>Virginia Clean Water Revolving Loan Fund</b></p>	<p><b>Department of Environmental Quality</b></p>	<p>VCWRLF applications are being solicited for projects that involve improvements to publicly owned wastewater collection and treatment facilities, projects for the remediation of contaminated Brownfield properties, and land conservation projects. In order to be eligible for funding, the projects must improve or protect water quality. Eligible Brownfield loan recipients are units of local government, public service authorities, partnerships or corporations, and eligible land conservation recipients are state and local governments, public service authorities, an registered nonprofit organizations.</p>	<p>Anticipate that SWCB should have approximately \$100 million in funds available for distribution during FY 2010. Should demand for water quality or public health related projects exceed availability, these funds may be leveraged in the municipal bond market to increase the amount of assistance available.</p>	<p><a href="#">Virginia DEQ - Construction Assistance Program.mht</a></p>

<p><b>Environmental</b></p>	<p><b>Dam Safety and Flood Prevention Fund</b></p>	<p><b>Virginia Resources Authority (VRA) and DCR</b></p>	<p>To provide for proper and safe design, construction, operation and maintenance of dams to protect public safety.</p> <p>Authority - The Virginia Dam Safety Act, Article 2, Chapter 6, Title 10.1 (10.1-604 et seq) of the Code of Virginia and Dam Safety Impounding Structure Regulations (Dam Safety Regulations), established and published by the Virginia Soil and Water Conservation Board (VSWCB).</p>	<p>Purpose of fund is to promote the proper and safe design, construction, operation and maintenance of dams in the Commonwealth. Loan and grant assistance will be awarded by category on a competitive scoring basis for eligible projects that meet the general conditions of this section and the specific criteria set out in the project category descriptions.</p>	<p><a href="#">VRA DCR-VSWCB-018.pdf</a></p>
<p><b>Environmental</b></p>	<p><b>Water and Environmental Programs</b></p>	<p><b>USDA (United States Department of Agriculture) Housing Programs</b></p>	<p>USDA Rural Development’s Water and Environmental Programs improve the quality of life and promote economic development in rural America. Direct loans are made to develop drinking water and wastewater systems, including solid waste disposal and storm drainage, in rural areas and in cities and towns with a population of 10,000 or less. Funds are available to public entities, such as municipalities, counties, special purpose districts, and Indian tribes. In addition, funds may be made available to nonprofit corporations and cooperatives. Priority is given to public entities, in areas with less than 5,500 people, to restore a deteriorating water supply, or to improve, enlarge, or modify a water facility or an inadequate waste disposal facility.</p>	<p>This program includes the</p> <ul style="list-style-type: none"> <li>• Technical Assistance and Training Grants</li> <li>• Solid Waste Management Grant</li> <li>• Rural Water Circuit Rider Technical Assistance Grant</li> <li>• Water and Waste Disposal Grants, Direct and Guaranteed Loans</li> </ul> <p>How to Apply: Applicants must be unable to obtain funds from commercial sources at reasonable rates and terms. The maximum term for all loans is 40 years. Grants are available to applicants where the median household income of the service area is below the State’s nonmetropolitan median household income and grant funds are necessary to reduce user rates to a reasonable level.</p>	<p><a href="#">Utilities Programs.mht</a></p>

<p><b>Environmental</b></p>	<p><b>Litter Prevention and Recycling Grant</b></p>	<p><b>Virginia DEQ</b></p>	<p>The Virginia Department of Environmental Quality (DEQ) provides funds for litter prevention and recycling grants to localities under a non-competitive grant program based on population and road miles. These grants have been awarded annually, since 1980, to localities for local litter prevention and recycling program implementation, continuation, and/or expansion. The grant cycle is July 1 - June 30. New applications are made available on May 1 of each year.</p>	<p>The grant shall be used for litter prevention and recycling program implementation, continuation, and/or expansion. To be eligible to receive this annual grant funding, the application MUST be postmarked by June 30, 2009. The Performance and Accounting Report MUST be postmarked by August 31, 2009. The Performance and Accounting Report documents how each jurisdiction spent the grant funding, provides information on specific project results, and presents an overview of its litter prevention and recycling efforts. The Performance and Accounting Report completes the annual grant application process.</p>	<p><a href="#">Virginia DEQ Recycling Home - Litter Prevention and Recycling Grant Programs.mht</a></p>
<p><b>Environmental</b></p>	<p><b>Drinking Water State Revolving Fund for Sustainable Infrastructure</b></p>	<p><b>Environmental Protection Agency (EPA)</b></p>	<p>The DWSRF program is particularly geared toward meeting the needs of small and economically disadvantaged communities. States may use a portion of their DWSRF grants for support of state-wide drinking water programs (e.g., capacity development, operator certification, small systems technical assistance, and source water protection). States may make Drinking Water State Revolving Fund (DWSRF) loans for construction and rehabilitation of public water systems (including treatment, storage, and distribution components) for both publicly-owned and privately-owned facilities.</p>	<p>For information on applying for a State Revolving Fund loan, please contact the applicable program manager in your state. That office can provide application materials, state specific guidance materials, schedules for submission of applications, and related information. Please note that all decisions regarding selection of projects to receive assistance are made by the states.</p>	<p><a href="#">DWSRF Financial Assistance Sustainable Infrastructure Mid-Atlantic Water US EPA.mht</a></p>

Environmental	Land and Water Conservation Fund	Department of Conservation and Recreation (DCR)	The Land and Water Conservation Fund Act of 1965 established a federal reimbursement program for the acquisition and/or development of public outdoor recreation areas. The Land and Water Conservation Fund (LWCF) is administered in Virginia by the Department of Conservation & Recreation (DCR) for the National Park Service. The program represents a federal, state and local partnership.	The LWCF is a 50-50 percent matching reimbursement program. The grant recipient must be able to fund 100 percent of the project while seeking periodic reimbursements. Counties, Cities, Towns, Tribal Governments, State Agencies, and Park and Recreation authorities are eligible to apply. New Grant Round available, applications due March 26, 2010. Approximately \$400,000 available. See website for grant manual and applications.	<a href="#">DCR LWCF Information</a>
Environmental	Virginia Land Conservation Foundation	Department of Conservation and Recreation (DCR)	The purpose of the foundation is to provide state funding used to conserve certain categories of special land. Those categories are open spaces and parks, natural areas, historic areas, and farmland and forest preservation. The money comes from the Virginia Land Conservation Fund, which is managed by the foundation. A portion of the fund may be used for developing properties for public use. The foundation establishes, administers, manages - including the creation of reserves - and makes expenditures and allocations from the Virginia Land Conservation Fund, which is special, non-reverting money in the state treasury.	Categories: There are four application categories, and each has a particular set of criteria: Open Spaces and Parks, Natural Area Protection, Historic Area Preservation, Farmlands and Forest Preservation Eligibility: Applications can be submitted by agencies, localities, public bodies, and registered (tax-exempt) nonprofit organizations in accordance with application procedures. Next grant round will not be known until after April of 2010.	<a href="#">DCR LCF Information</a>
Environment	Water Supply Assistance Grant - Planning	Virginia Department of Health	The 1999 General Assembly created the Water Supply Assistance Grant Fund. The purpose of the WSAG is to make grant funds available to localities and owners of waterworks to assist in the provision of drinking water. \$60,000 is available for planning needs. Preference is given to address problems of small, community waterworks with multi-jurisdictional support.	Applications must be post marked by August 27, 2010. Eligible activities may include: Capacity building activities addressing regionalization or consolidation, performance of source water quality and quantity studies, drilling tests wells to determine source of feasibilities, or other similar technical assistance projects.	<a href="#">VDH Application and Announcement Letter</a>

<p><b>Environment</b></p>	<p><b>Water Supply Assistance Grant - Surface Water Development or Improvement Grants</b></p>	<p><b>Virginia Department of Health</b></p>	<p>The 1999 Gneral Assembly created the Water Supply Asssistance Grant Fund. The purpose of the WSAG is to make grant funds available to localities and owners of waterworks to assist in the provision of drinking water. \$200,000 is available for planning needs. Preference is given to address problems of small, community waterworks with multi-jurisdictional support.</p>	<p>Applications must be post marked by April 2, 2010. Eligible activities may include: land purchase, options to purchase land, general site development costs, and dam upgrade and construction.</p>	<p><a href="#">VDH Application and Announcement Letter</a></p>
<p><b>Environment</b></p>	<p><b>Water Supply Assistance Grant - Small Project Construction Grants</b></p>	<p><b>Virginia Department of Health</b></p>	<p>The 1999 Gneral Assembly created the Water Supply Asssistance Grant Fund. The purpose of the WSAG is to make grant funds available to localities and owners of waterworks to assist in the provision of drinking water. \$100,000 is available for planning needs. Preference is given to address problems of small, community waterworks with multi-jurisdictional support.</p>	<p>Applications must be post marked by April 2, 2010. Eligible activities may include: upgrade or construction of well or spring souces, waterlines, storage tanks, and treatment.</p>	<p><a href="#">VDH Application and Announcement Letter</a></p>
<p><b>Community Development</b></p>	<p><b>Community Development Innovation Fund Grants, CDBG</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>The Community Development Innovation Grant provides resources totaling \$2,750,000 for implementation of new, innovative, and/or timely community development projects. The fund has three components: the Local Innovation Program, the Self-Help Virginia Program, and Supplemental Housing Rehabilitation Loan Programs.</p>	<p>1. Local Innovation- Total funding reserved will total \$1,500,000. Small scale, innovative pilot projects, such as IDA programs, projects which support local or regional welfare-to-work initiatives, microenterprise, and entrepreneurship development. \$200,000 per project is also available for telecommunications efforts.  2. Self-Help Virginia Program- \$1,000,000 will be reserved for Self-Help projects. This program provides funding in support of infrastructure projects, specifically water and sewer projects wherein community residents and stakeholders substantially participate in constructions activities.  3. Supplemental Housing Rehabilitation Program- up to \$250,000. Available on open basis.</p>	<p><a href="#">CDBG guide.pdf</a></p>

<p><b>Community Development</b></p>	<p><b>1890,1862,1994 Land-Grant Institutions Initiative</b></p>	<p><b>USDA (United States Department of Agriculture)</b></p>	<p>Cooperative effort between USDA and historically black land-grant universities to develop income-producing projects for underdeveloped rural communities.</p>		<p><a href="#">USDA Telecommunications Program.mht</a></p>
<p><b>Community Development</b></p>	<p><b>Smart Growth Implementation Assistance</b></p>	<p><b>EPA (Environmental Protection Agency)</b></p>	<p>SGIA is annual, competitive grant open to state, local, regional and non profit governments who want to incorporate smart growth policies. Communities receive assistance in either policy analysis or public participatory processes; tailored to the community's situation. Assistance is provided by a contractor team. The SGIA has three main goals in mind.</p> <ol style="list-style-type: none"> <li>1. Support communities interested in implementing smart growth policies.</li> <li>2. To create regional examples of smart growth that can catalyze similar projects in the area.</li> <li>3. To identify common barriers and opportunities for smart growth development and create new tools that other communities can use.</li> </ol>	<p>EPA announces a new request for applications about once a year, depending on budget-solicitation open for 45 days. 2009 RFA closed on April 23, 2009. EPA usually helps 4-5 communities per year.</p>	<p><a href="#">Smart Growth Implementation Assistance Smart Growth US EPA.mht</a></p>

<p><b>Community Development</b></p>	<p><b>Telecommunications Program</b></p>	<p><b>USDA (United States Department of Agriculture)</b></p>	<p>USDA continues to provide single-party service to nearly all customers over a digitally switched, state-of-the-art network. USDA recognizes that some areas still have no service, will many rural areas lack advanced technologies.</p>	<p>USDA can offer the following financial assistance through two programs, The Distance Learning and Telemedicine Program, and The Rural Broadband Access Program:</p> <ul style="list-style-type: none"> <li>• Hardship loans</li> <li>• Cost-of-Money Loans</li> <li>• Rural Telephone Bank Loans</li> <li>• Guaranteed Loans</li> </ul>	<p><a href="#">USDA Telecommunications Program.mht</a></p>
<p><b>Community Development</b></p>	<p><b>Rural Business and Cooperative Programs</b></p>	<p><b>USDA (United States Department of Agriculture)</b></p>	<p>Rural Development Business Programs help fund projects that create or preserve quality jobs and or promote a clean rural environment. USDA financial resources are often leveraged with those of other public and private credit source lenders to meet business and credit needs in under-served areas.</p>	<p>Programs include</p> <ul style="list-style-type: none"> <li>• Business and Industry Guaranteed Loans</li> <li>• B&amp;I Direct Loans Intermediary Relending Program Loans</li> <li>• Rural Business Enterprise Grants</li> <li>• Rural Economic Development Loans and Grants</li> <li>• Rural Business Opportunity Grants</li> <li>• Rural Cooperative Development Grants</li> </ul> <p>Recipients of these programs may include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies.</p>	<p><a href="#">USDA Telecommunications Program.mht</a></p>

<p><b>Community Development</b></p>	<p><b>Community Facility Loans and Grants</b></p>	<p><b>USDA (United States Department of Agriculture)</b></p>	<p>Through the Community Facilities Loan Program, USDA Rural Development is striving to ensure that facilities such as health care clinics, police stations, schools and child care centers, are readily available to all rural Americans. Guarantee loans are available to rural areas and towns of up to 20,000 in population. Loans may be used to construct, enlarge, or improve community facilities for health care, public safety, and public services.</p> <p>Eligible projects: Loans and guarantees are available to public entities such as municipalities, counties, and special-purpose districts, as well as to nonprofit corporations and tribal governments.</p>	<p>The maximum term for all loans is 40 years. Interest rates for direct loans are based on current market yields for municipal obligations, although loans for facilities impacting prime or unique farmland may require a slightly higher rate. Certain other direct loans may qualify for a lower interest rate, depending upon the median household income of the residents of the community to be served.</p> <p>Bonds or notes pledging taxes, assessments, or revenues will be accepted as security if they meet statutory requirements.</p>	<p><a href="#">USDA Telecommunications Program.mht</a></p>
<p><b>Community Development</b></p>	<p><b>Virginia Recreational Trails Program</b></p>	<p><b>Virginia Department of Conservation and Recreation (DCR)</b></p>	<p>Recreational trail grants ranging from \$25,000 to \$100,000 are now available to nonprofit organizations and government entities. The Virginia Department of Conservation and Recreation has approximately \$824,000 to award in trail grants through the Recreational Trails Program. The Recreational Trails Program (RTP) is a federal reimbursement grant program established to provide and maintain recreational trails and trails-related facilities. The program requires a 20 percent match from the applicant.</p>	<p>The grant program provides funding for trail efforts that would not otherwise be possible. The program mandates that 30 percent of the total funds be used for motorized recreational trails, and 30 percent be used for non-motorized recreational trails. The remaining 40 percent is for multiple-use trails, including hiking, biking and equestrian use.</p>	<p><a href="#">Virginia Recreational Trails Program.mht</a></p>

<p><b>Community Development</b></p>	<p><b>Virginia Pooled Financing Program</b></p>	<p><b>Virginia Resources Authority (VRA)</b></p>	<p>VRA provides financing to local governments for essential projects. All VRA projects areas are eligible for financing in the Virginia Pooled Financing Program (VPFP).</p> <p>The unique structure of the VPFP provides value added benefits, including:“AAA/AA” interest rates, custom-tailored loans, economies of scale and shared issuance costs, no bond insurance premiums, straightforward process, loan terms up to 30 years and access to the best services and results</p>		<p><a href="#">VRA Pooled Financing Information and Grant Application</a></p>
<p><b>Utilities</b></p>	<p><b>Construction Ready Water and Sewer, CDBG</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>\$1,000,000 reserved for construction of community facility projects providing public water or sewer service to communities. The intent of these projects is to assist localities that find themselves in an “except for” position, i.e., fully ready to provide service to an LMI community except for all or a portion of the construction funds. It is anticipated that these funds will be used in conjunction with other resources.</p>	<ul style="list-style-type: none"> <li>• Available to provide new water/sewer service</li> <li>• Project area must be comprised of at least 60% low- moderate – income households</li> <li>• For projects that are ready and just need additional construction funds.</li> </ul> <p>How to Apply: Open submission basis, from January 1- September 30, 2010.</p> <p>At the time of application-</p> <ul style="list-style-type: none"> <li>• Income surveys and user agreements one year old or less must document eligibility and community demand;</li> <li>• All engineering work, up to and including necessary approvals of</li> <li>• final design, must be complete; as well as public hearings</li> </ul>	<p><a href="#">CDBG guide.pdf</a></p>

Utilities	Rural Utilities Program	USDA (United States Department of Agriculture)	The Rural Utilities Programs help to improve the quality of life in rural America through a variety of loan and grant programs for electric energy, telecommunications and water and waste disposal projects.	USDA electric and telecommunications programs provide financial aid through direct and guaranteed loans and through grants for distance learning and telemedicine programs. This grant includes the Distance Learning and Telemedicine Program as well as the Rural Broadband Access Program.	<a href="#">Utilities Programs.mht</a>
Utilities	Electric Program	USDA (United States Department of Agriculture)	USDA Rural Development's Electric Program makes loans and loan guarantees to finance the construction of electric distribution, transmission and generation facilities, including system improvements and replacements required to furnish and improve electric service in rural areas, and for demand-side management, energy conservation programs, and on-grid and off-grid renewable energy systems.	Electric Program makes loans to corporation, states, territories, and subdivision of agencies such as municipalities, people's utility districts, and cooperative, nonprofit, limited-dividend, or mutual associations that supply retail electric service to rural areas or that provide for the power supply needs of rural distribution borrowers. The Electric Program offers a variety of financial assistance including: <ul style="list-style-type: none"> <li>• Hardship Loans</li> <li>• Municipal Rate Loans</li> <li>• Treasury Rate Loans</li> <li>• Guaranteed Loans</li> <li>• Renewable Energy Projects</li> <li>• Assistance to Rural Communities</li> </ul>	<a href="#">USDA Rural Development's Electric Programs.mht</a>

<p><b>Utilities</b></p>	<p><b>Weatherization Program</b></p>	<p><b>Virginia Department of Housing and Community Development</b></p>	<p>The Weatherization Assistance program provides funds to reduce the heating and cooling costs for low-income families, and to ensure their health and safety. Assistance services are available for low-income households, particularly for the elderly, individuals with disabilities, and families with children. The program provides direct installation of energy-saving measures such as:          Sealing air-leaks with insulation, caulking, and weather-stripping;          Repairing leaky duct systems;          Repairing and/or replacing inefficient or unsafe heating systems; and          Installing carbon monoxide and smoke detectors.</p>	<p>The Weatherization Assistance Program is funded by the U.S. Department of Energy through grants to the Virginia Department of Housing and Community Development (DHCD), as well as from funds from the Virginia Department of Social Services' Low-Income Home Energy Assistance Program (LIHEAP) Weatherization Component.</p> <p>Assistance is available throughout the entire state from local community action agencies and nonprofit housing organizations.</p>	<p><a href="https://www.dhcd.virginia.gov/Weatherization-Assistance">Virginia Department of Housing and Community Development - Weatherization Assistance.mht</a></p>
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