

# USDA Rural Development

The USDA Rural Development Office provides consultations, assistance and funding opportunities for individuals and businesses located in rural communities. Select programs and grants are listed below.

For more details and application information, visit: <http://www.rurdev.usda.gov>

## Rural Communities Facilities Account

- **Community Facility Direct and Guaranteed Loans** - For construction, enlargement or improvements to essential community facilities in rural areas or towns smaller than 20,000 residents. Applicants must prove that they cannot obtain market funding at reasonable rates with health and public safety projects given priority.
- **Rural Community Development Initiative Grants** – Provides grants for capacity building in the areas of housing, community facilities, and community and economic development. Funds are available to public or private organizations (including tribal organizations) that have been legally organized for at least three years and have experience working with eligible recipients.

## USDA Rural Business-Cooperative Service (RBS)

- **Rural Intermediary Relending Program** - Direct loans for private nonprofit corporations, state or local government agencies, Indian tribes, and cooperatives who lend funds for economic development projects, establishment of new businesses, and/or expansion of existing businesses, creation of new employment opportunities and/or saving existing rural jobs for areas with less than 25,000 population.
- **Rural Economic Development Loans** - Zero-interest loans for RUS borrowers who then re-lend the funds at zero interest to rural businesses.
- **Rural Economic Development Grants** - Grants to establish a revolving loan fund program that promotes economic development in rural areas, such as feasibility studies, start-up costs, and incubator projects.
- **Rural Cooperative Development Grants** - Grants to fund the establishment and operation of centers for rural cooperative development with their primary purpose being the improvement of economic conditions in rural areas through the creation of new or improvement of cooperatives.
- **Value-Added Agricultural Product Grants** - Grants to assist farmers and ranchers in creating greater value for agricultural commodities.
- **Rural Business Investment Program** - Rural Business Investment Companies make equity capital investments in rural businesses. These companies are financed with both private funds and debt instruments guaranteed by the federal government.
- **Rural Microentrepreneur Assistance Program** Grant funding for microenterprise development organizations (MDOs) and approved microlenders to support microenterprises in rural areas. MDOs also use funds from the Rural Business Cooperative Service to make fixed-interest rate micro-loans of up to \$50,000 for startup and growing rural microenterprises.
- **Locally or Regionally Produced Agricultural Food Products** - Loan guarantees to provide locally and regionally produced foods with priority for projects to underserved rural and urban.

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## Rural Business Program Account

- **Business and Industry (B&I) Direct and Guaranteed Loans** - Finances business and industry acquisition, construction, conversion, expansion and repair in rural areas.
- **Rural Energy Grant Program** - Competitive grants for energy audits and renewable energy development assistance.
- **Rural Business Opportunity Grants** - Grants for training and technical assistance to rural businesses, economic planning for rural communities and training for rural entrepreneurs or economic development officials.
- **Rural Business Enterprise Grants** - Grants to encourage the development of small and emerging business enterprises and the creation and expansion of rural distance learning networks.

## USDA Rural Utilities Service (RUS) Grants and Programs

- Telecommunications Loans
- Distance Learning and Telemedicine Loans and Grants
- Broadband Loans and Grants
- Rural Water and Waste Disposal Program Account
- Water and Waste Disposal Direct and Guaranteed Loans
- Water and Waste Disposal Grants
- Solid Waste Management Grants
- Emergency and Imminent Community Water Assistance Grants
- Water and Well System Grants
- Technical Assistance and Training (TAT) Grants

## Useful Contacts

### New Mexico USDA Rural Development Office

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### Office of the State Director

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### Administration

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# Economic Development Agency (EDA)

The EDA's mission is to lead the federal economic development agenda by promoting competitiveness and preparing American regions for growth and success in the worldwide economy. EDA is an agency within the U.S. Department of Commerce that partners with distressed communities throughout the United States to foster job creation, collaboration and innovation. Select EDA grants and programs are listed below. For more information please visit: <http://www.eda.gov/AboutEDA/Programs.xml>

## Economic Adjustment Assistance (EAA)

Provides a wide range of technical, planning, and public works and infrastructure assistance in regions experiencing adverse economic changes that may occur suddenly or over time (e.g., strategy development, infrastructure construction, revolving loan fund capitalization).

- **Planning** - Assists local and regional organizations (District Organizations, Indian Tribes, and other eligible entities) with their short- and long-term planning efforts.
- **Technical Assistance** - Focused assistance to public and nonprofit leaders in economic development decision making, including the University Center Economic Development Program, which makes the resources of universities available to the economic development community.
- **Research and Evaluation** - Supports research of cutting-edge economic development practices, as well as information dissemination efforts to national audiences.
- **Trade Adjustment Assistance for Firms** - Supports a national network of eleven Trade Adjustment Assistance Centers that assists U.S. small and medium-sized businesses impacted by increased imports with the development and implementation of business recovery and global competitiveness strategies to retain and create jobs. Complete and updated information on the program can be found at [www.eda.gov/TAAF](http://www.eda.gov/TAAF).
- **Community Trade Adjustment Assistance** - Provides planning and implementation project grants to communities that have experienced or are threatened by job loss resulting from international trade impacts. Complete and updated information on the program can be found at [www.eda.gov/InvestmentsGrants/CommunityTAA.xml](http://www.eda.gov/InvestmentsGrants/CommunityTAA.xml).

## Useful Contacts

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# Dept. of Housing and Urban Development

HUD awards grants to organizations and groups for a variety of purposes. To participate in the HUD grants program, you must be registered with Grants.gov. For more information on HUD Grants, please visit: <http://www.hud.gov/offices/cpd/economicdevelopment/programs/index.cfm>

- **Brownfields Economic Development Initiative (BEDI)** – Competitive grants to local entitlement communities. Non-entitlement communities are eligible as supported by their state governments.
- **Rural Housing and Economic Development (RHED)** – Competitive grants to non-profit organizations to support capacity building, housing, and economic development programs.
- **Section 108 Loan Guarantee Program** - Loan guarantee provision of CDBG provides communities with a source of financing for economic development, housing rehabilitation, public facilities, and large-scale physical development projects.
- **Section 4 Guarantee Recovery Fund** – Loan guarantees to nonprofit organizations with a source of financing to rebuild property damaged or destroyed by acts of arson or terrorism.
- **Youthbuild** – Competitive grants to non-profit organization assisting high-risk youth between the ages of 16-24 to learn housing construction job skills and to complete their high school education.
- **HUD Colonias** – New Mexico sets aside up to 10% of its state CDBG funds to improve the living conditions of colonias residents.

## Sustainable Communities Initiative

The Administration's new multipronged initiative will support three areas:

- *Regional Integrated Planning Grants.* \$100 million in competitive grants to regional organizations in metropolitan areas to support the development of effective models that integrate the planning requirements critical to the development of sustainable communities.
- *Community Challenge Grants.* \$40 million in competitive grants to reform existing building codes and zoning ordinances with the goal of promoting sustainable growth and discouraging inefficient land use patterns.
- *Housing-Transportation Integration Research.* \$10 million to evaluate the benefits and tradeoffs of various efforts.

## Useful Contacts

### NM Albuquerque Field Office

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# SBA Small Business Financial Programs

The SBA has four types of programs to directly support small businesses - loan guarantees, contracting, capital access and entrepreneurial development programs. The SBA dedicates its energy and resources to providing support to small businesses and small-business owners. The SBA also makes grants to non-profit and educational organizations in many of its counseling and training programs. Selected programs are listed below. For information about these programs, please visit: <http://www.sba.gov/about-sba-services/199>

## Loan Guarantees

- **7(a)** - Loans made by SBA partners (mostly banks, but also some other financial institutions) and partially guaranteed by the SBA.
- **The 504/CDC Loan Guarantee Program** - Provides long-term, fixed-rate loans for major fixed assets such as land, structures, machinery, and equipment. Program loans cannot be used for working capital, inventory, repaying debt, or refinancing.
- **Special Purpose Loan Guarantees**
  - Export Working Capital Loans
  - Export Express
  - International Trade Loans.
  - CAPLines
- **SBA Lender Programs**- The SBA has programs for experienced 7(a) lenders that provides faster processing to borrowers.
  - **Certified Lenders Program** - In the certified lenders program (CLP), the SBA's goal is to reach a decision on the guarantee within three business days.
  - **Preferred Lenders Program** - In the preferred lenders program (PLP), the SBA delegates loan approval, closing, and most servicing and liquidation authority and responsibility to these selected lenders.

## SBA Special Contracting Programs

- **8(a)** - A firm that is certified as an 8(a) is eligible for sole source and limited competition government contracts. As of December 2010, there were 9,154 firms with active certifications in the 8(a) program.
- **Small Disadvantaged Businesses** - Small Disadvantaged Businesses (SDBs) are similar to 8(a) firms, but the benefits are limited to federal procurements and lasts only three years.
- **Historically Underutilized Business Zones** - Provides assistance to small businesses located in Historically Underutilized Business Zones (HUBZones) through limited competition contract competitions, sole source awards, or price evaluation preferences in full and open competitions.
- **Service-Disabled Veterans** -- Contracting officers of government agencies are authorized to limit procurement competitions or sole source contracts to small businesses owned by service-disabled veterans.
- **Office of Small and Disadvantaged Business Utilization** - Every government agency with procurement authority has an Office of Small and Disadvantaged Business Utilization(OSDBU).



## Capital Access Programs

- **Surety Bonds** - A surety bond is a bond that a contractor purchases to guarantee that it will complete a contract. If the contractor fails to complete the contracted work, the surety bond is used to pay for completion.
- **Small Business Innovation Research Awards** - Small Business Innovation Research (SBIR) awards are competitive grants to small businesses (500 or fewer employees) to research and develop new ideas for selected government agencies.
- **Small Business Technology Transfer Awards** - The Small Business Technology Transfer (STTR) program is similar to the SBIR program, but it requires the small business to work with a nonprofit research institute.
- **Small Business Investment Company (SBIC) Loan Guarantee Program** - The SBIC program enhances small business access to venture capital by stimulating and supplementing the flow of private equity capital and long term loan funds available to small businesses to encourage their growth, expansion, and modernization.
- **New Market Venture Capital** - New Market Venture Capital is a program that encourages equity investments in small businesses in low-income areas that meet specific statistical criteria established by regulation. A tax credit is available on a competitive basis.

## Entrepreneurial Development Programs

- The Service Corps of Retired Executives (SCORE) uses more than 11,000 volunteers to bring practical experience to start-up small business and to those thinking about starting a new small business.
- Small Business Development Centers (SBDCs) provide free or low-cost assistance to small businesses using programs customized to local conditions. SBDCs support small business in marketing and business strategy, finance, technology transfer, government contracting, management, manufacturing, engineering, sales, accounting, exporting, and other topics. SBDCs are funded by grants from the SBA and matching funds. There are more than 1,100 SBDCs and at least one in every state and territory.
- Women's Business Centers (WBCs) are similar to SBDCs, except they concentrate on assisting women entrepreneurs. There are WBCs in most states and territories.
- The SBA's Office of Native American Affairs works to encourage native Americans (native American Indians, native Alaskans, and native Hawaiians) to start and expand small businesses.

## Useful Contacts

### SBA

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### SBDC Lead Office

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# Department of Labor

## Employment and Training (ETA)

The ETA administers State formula grant programs for youth, adults and dislocated workers; national emergency grants for workers affected by mass layoffs, plant closures, and disasters; grant programs for workers with disabilities, Indians and Native Americans, and for migrant and seasonal farmworkers. ETA also administers grant programs for older American workers, apprenticeship programs, Trade Adjustment Assistance (TAA) programs, and assistance for research and development of workforce programs. For more information on ETA grants, please visit: [http://www.doleta.gov/grants/find\\_grants.cfm](http://www.doleta.gov/grants/find_grants.cfm)

ETA grants include:

- **Enhanced Transitional Jobs Demonstration** – Grants for enhanced transitional jobs (ETJ) programs for non-custodial parents and/or ex-offenders reentering their communities.
- **Career Pathways Innovation Fund Grants Program** – Funding for local Workforce Investment Boards (LWIBs), individual community and technical colleges, community college districts, and state community college systems to, weave together adult education, training and college programs that are currently separated into silos and connecting those services to employers' workforce needs.
- **Serving Juvenile Offenders in High-Poverty, High-Crime Communities** - Grants to improve the long-term labor market prospects of these youth.
- **Green Jobs Innovation Fund** – Funding to increase the number of individuals that complete training programs for industry-recognized credentials.
- **Reintegration of Ex-Offenders Adult Program Grants** - Grants for pre-release and post-release services to ex-offenders returning to high poverty, high-crime communities.
- **Civic Justice Corps Solicitation for Grant Applications** – Grants for programs that serve juvenile offenders ages 18 to 24 who have been involved with the juvenile justice system within 12 months before entry into the program.
- **Trade Adjustment Assistance Community College and Career Training Grants Program** – Funding for eligible institutions of higher education to serve workers under the TAA for workers program.

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## Veterans Grants Programs

The Veteran's Employment and Training Service (VETS) provides resources and expertise to assist and prepare veterans to maximize their employment opportunities. Selected programs and grants are listed below. For more information on veteran grants programs, please see the DOL guide at:

[http://www.dol.gov/vets/grants/Final\\_VETS\\_Guide-linked.pdf](http://www.dol.gov/vets/grants/Final_VETS_Guide-linked.pdf)

- **Homeless Veterans' Reintegration Program (HVRP)** – Grants for services to reintegrate homeless veterans into the labor force and to develop services that will address the problems facing homeless veterans.
- **Veterans Workforce investment Program (VWIP)** - Competitive grants for employment and training services to reintegrate veterans into the labor force and services that will address their complex employment problems.
- **STAND DOWN** – Grants are available to host Stand Down typically include temporary shelter, medical examinations, veterans benefit information and referral to other supportive services.
- **Incarcerated Veterans' Transition Program (IVTP)** – Competitive grants to support incarcerated Veterans “at risk” of homelessness.

## Useful Contacts

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