

Description of Federal Programs

Although not exclusive, the following is a list of federal programs that provide assistance to municipalities and businesses related to brownfield redevelopment.

U.S. Department of Agriculture

Business and Industrial Loans (Business Assistance, Access to Capital, Economic Development)¹

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

Contact: Rural Business-Cooperative Service, U.S. Dept. of Agriculture, 202-720-0813, www.usda.gov

Community Facilities Loans (Infrastructure, Economic Development)

These loans may be used to construct, enlarge, extend, or otherwise improve community facilities that provide essential services to rural residents. Applicants may be city, county, and State agencies; political and quasi-political subdivisions of States; Indian tribes; and nonprofit associations.

Contact: Community Facilities Division, Rural Housing Service, U.S. Dept. of Agriculture, 202-720-1490, www.usda.gov

Empowerment Zones Program (Economic Development)

This program provides grants for establishing empowerment zones in rural and urban areas to stimulate new jobs creation for the disadvantaged and long-term unemployed and to revitalize economically distressed areas.

Contact: Office of Community Development, U.S. Dept. of Agriculture, 202-619-7981, www.usda.gov

Intermediary Relending Program (Business Assistance, Access to Capital, Economic Development)

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

¹ Parenthetical information refers to the targeted categories of assistance. Boldface type indicates primary category.

Contact: Rural Business-Cooperative Service, U.S. Dept. of Agriculture, 202-720-6819, www.usda.gov

Rural Development Grants (Economic Development, Business Assistance)

These grants facilitate the development of small and emerging private business, industry, and related employment for improving the economy in rural communities. Eligible applicants are public bodies and nonprofit corporations serving rural areas such as States, counties, cities, townships, incorporated towns and villages, boroughs, authorities, districts, and Indian tribes on Federal and State reservations that will serve rural areas.

Contact: Specialty Lenders Division, Rural Business-Cooperative Service, U.S. Dept. of Agriculture, 202-720-0813, www.usda.gov

Rural Economic Development Loans and Grants (Economic Development, Business Assistance)

These direct loans and project grants promote economic development and job creation projects, including funding for project feasibility studies, startup costs, incubator projects, and other reasonable expenses to foster rural development.

Contact: Specialty Lenders Division, Rural Business-Cooperative Service, U.S. Dept. of Agriculture, 202-720-8460. www.usda.gov.

U.S. Department of Commerce

Economic Adjustment Program (Economic Development, Infrastructure)

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

Contact: Economic Adjustment Division, U.S. Dept. of Commerce, 202-482-2659, www.doc.gov

Local Technical Assistance Program (Technical Assistance, Economic Development, Equal Opportunity)

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

Contact: Planning and Development Assistance Division, U.S. Dept. of Commerce, 202-482-2873, www.doc.gov

National Technical Assistance Program (Technical Assistance, Economic Development)

Grants awarded under this program provide resources to intermediary organizations giving technical assistance to local, district, and State economic development organizations and for national demonstrations of innovative economic development techniques, including program performance measurement. Funded proposals include economic impact analyses and measurement; surveys of best practices in economic development tools; newsletters and reports on new developments and success stories in rural and urban economic development; and demonstrations of national significance in areas such as regional cooperation, improving competitiveness, better use of private capital, financial intermediaries, export development, technology infrastructure, and sustainable development.

Contact: Research and Technical Assistance Division, U.S. Dept. of Commerce, 202-482-4085, www.doc.gov

Office of Business Liaison (Business Assistance, Economic Development, Technical Assistance)

The Office of Business Liaison serves as the primary point of contact between the Department of Commerce and the business community. Objectives of the office are to develop a proactive, responsive, and effective outreach program and relationship with the business community; inform the Secretary, the department, and administration officials of the critical issues facing the business community, inform the business community of resources, policies, and programs; provide outreach to the business community including arranging regular meetings and briefings with Department official; and guide individuals and businesses through the channels of the Federal Government with the Business Assistance Program.

Contact: Office of Business Liaison, U.S. Dept. of Commerce, 202-482-1360, www.doc.gov

Planning Program for States and Urban Areas (Economic Development)

Grants under this program assist economically distressed States, sub-State planning regions, cities, and urban counties to undertake significant new economic development planning, policymaking, and implementation efforts. Grants provide financial assistance to support significant economic development planning and implementation activities such as economic analysis, definition of program goals, determination of project opportunities, and formulation and implementation of a development program. Assistance under this program enhances economic development planning capability and continuous economic development planning processes and procedures and helps build institutional capacity. A grant award under this program is generally for a period of 12 to 18 months.

Contact: Planning and Development Assistance Division, U.S. Dept. of Commerce, 202-482-2873, www.doc.gov

Public Works and Development Facilities (Economic Development, Community Building, Infrastructure)

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

Contact: Public Works, U.S. Dept. of Commerce, 202-482-5265, www.doc.gov

U.S. Department of Defense

Community Economic Adjustment Planning Assistance (Economic Development, Technical Assistance)

DOD funding may be provided for military base reuse studies. DOD may provide community planning assistance funding to assist local governments or a State, on behalf of a local government, to undertake community economic adjustment planning activities to support the closure or realignment of a military installation. Activities include, but are not limited to, staffing, operating, and administrative costs, and general or specialized community economic adjustment studies.

Contact: Office of Economic Adjustment, OUSD (Acquisitions), U.S. Dept. of Defense, 703-604-5948. **Error! Bookmark not defined.**

U.S. Department of Energy

Empowerment Zone/Enterprise Community Capacity Building Small Grant Program (Community Building, Business Access, Economic Development, Environment, Infrastructure, Technical Assistance)

The program provides small grants (under \$50,000) through an application process restricted to EZ/ECs to help communities develop comprehensive sustainable development plans and/or address specific problems in the implementation of their sustainable development plans. Funding can be used to assist communities in pursuing capacity-building projects or activities such as economic renewal training, design development sessions, industrial ecology training, visioning exercises, land-use planning techniques, and economic studies of the benefits of energy efficiency and renewable energy. Preference is given to EZ/ECs.

Contact: Office of Energy Efficiency and Renewable Energy, U.S. Dept. of Energy, 303-275-4819, www.doe.gov

Small, Minority, and Women-Owned Businesses (Business Assistance, Technical Assistance)

This program enhances the U.S. Department of Energy's partnerships with small, minority, and women-owned businesses; provides management and technical assistance; identifies barriers and obstacles to achieving contracting goals; and develops innovative strategies to increase business opportunities.

Contact: Office of Economic Impact and Diversity, U.S. Dept. of Energy, 303-586-8383, www.doe.gov

U.S. Environmental Protection Agency

Brownfields Cleanup and Redevelopment Initiative (Environment, Business Assistance, Economic Development, Technical Assistance)

This program provides grants and technical assistance for addressing abandoned, idled, or underutilized commercial or industrial properties that are stigmatized by actual or perceived environmental contamination (brownfields). These grants are limited to State or local government entities for activities related to the environmental assessment of brownfields. EPA also provides technical assistance to communities and businesses working to address brownfields through a network of EPA regional brownfield coordinators located in the 10 major Federal regional centers.

Contact: Outreach and Special Projects/OSWER, U.S. EPA, 202-260-4039. **Error! Bookmark not defined.**

Brownfield Cleanup Revolving Loan Fund Demonstration Pilots

These pilots test brownfields cleanup revolving loan fund models that direct special efforts toward facilitating coordinated public and private brownfields cleanup efforts at federal, state and local levels. Eligible entities will be those that have been awarded Brownfields Assessment Demonstration Pilots previously.

Contact: The Superfund Hotline at 1-800-424-9346, Brownfields Cleanup Revolving Loan Fund Administrative Manual at www.epa.gov/swerosps/bf/html-doc/rlfguide.htm

Environmental Justice Community Grants Program (Environment, Community Development)

This program provides financial assistance to community-based/grassroots organizations that are working on local solutions to local environmental problems. Eligible applicants include community-based organizations, churches, tribal organizations, and other nonprofit groups.

Contact: Office of Environmental Justice, U.S. EPA, 202-564-2515, www.epa.gov

Environmental Justice Through Pollution Prevention Grants (Environment, Community Development)

This program provides financial assistance to community-based organizations and tribal governments to create innovative pollution prevention projects to serve as models for other communities. This program funds projects that have a direct impact on the affected communities and may focus on pollution prevention, recycling, waste treatment, or waste disposal. Cooperative efforts with business and industry to address common goals are encouraged. An organization could request up to \$100,000 for a 3-year project.

Contact: OPPTS Pollution Prevention Division, U.S. EPA, 202-260-4109, www.epa.gov/opptintr/ejp2

EPA's Smart Growth Network (Technical Assistance, Economic Development, Environment)

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

Contact: Smart Growth Network, U.S. EPA, 202-260-2750, www.smartgrowth.org

Rural Community Assistance Program (Technical Assistance, Environment)

RCAP is a national network of non-profit organizations that work to improve water and wastewater treatment facilities in rural communities, particularly those with low-income populations. RCAP provides communities with onsite technical assistance in needs assessment, financing, technology selection, operation and maintenance, management practices, system restructuring, and consolidation for achieving compliance.

Contact: U.S. EPA, 202-260-5815, www.epa.gov

Technical Assistance for Brownfield Communities (TAB)

Funded under grant from the U.S. EPA, the program provides technical assistance, education and training to stakeholders including municipal officials, community groups, local leaders and secondary audiences such as developers and lenders.

Contact: Dr. Dale Manty, National Program Director

U.S. EPA (8703)

401 M Street SW

Washington, D.C. 20460

Telephone: 202/564-6922

E-mail: **Error! Bookmark not defined.**

www.tabprogram.org

U.S. Department of Housing and Urban Development

Brownfields Economic Development Initiative (BEDI) Grants (Economic Development, Environment)

BEDI targets Economic Development Initiative (EDI) funds to brownfields projects. BEDI grants are made to local governments for use in supporting brownfield redevelopment activities and projects financed in whole or in part with Section 108 loan guarantees.

Contact: Financial Management Division, Office of Block Grant Assistance, U.S. Dept. of Housing and Urban Development, 202-708-1871, www.hud.gov

Community Development Block Grant Program (Economic Development, Access to Capital, Business Assistance, Community Building, Environment, Infrastructure)
CDBG provides annual formula grants to entitled metropolitan cities (50,000 or more people) and urban counties (20,000 or more people) and to States for distribution to nonentitled communities to carry out a wide range of community development activities: public facilities and improvements (streets, sidewalks, sewers, and water systems); public services for youths, seniors, or the disabled; crime reduction initiative; homeless and housing services; and direct assistance and technical assistance to for-profit businesses (including microenterprises).

CDBG “float”

When a municipality can show that previously awarded CDBG funds will not be needed in the near term, it may tap its block grant account on an interim basis; using a CDBG “float”, to finance short-term, low-interest construction financing projects that create jobs. Any developer, non-profit agency, or private company that can obtain an irrevocable letter of credit from a lender is eligible to apply.

CDBG Entitlement Communities Program

This program provides eligible metropolitan cities and urban counties with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low and moderate income persons.

Contact: U.S. Dept. of Housing and Urban Development, Urban Areas: 202-708-1577, Rural Areas: 202-708-1322. <http://www.hud.gov/progdesc/conplan.html>

Community Outreach Partnership Centers (Economic Development, Business Assistance, Community Building, Environment, Infrastructure)

COPC is a competitive funding program that provides funds to colleges and universities to form or expand centers for research, provide outreach activities, and exchange information focused on communities and neighborhoods.

Contact: Office of Policy Development and Research, U.S. Dept. of Housing and Urban Development, 202-708-1537, www.oup.org

Economic Development Initiative (Economic Development, Access to Capital, Business Assistance, Environment, Infrastructure)

EDI provides grants to be used in tandem with Section 108 guaranteed loans for economic revitalization projects. These grants will enhance the viability of such projects (through interest rate subsidies and debt service/operating reserves) and increase the likelihood that the Section 108 loans can be repaid from project revenue.

Contact: Financial Management Division, Office of Block Grant Assistance, U.S. Dept. of Housing and Urban Development, 202-708-1871, www.hud.gov

Homeownership Zones (Housing, Economic Development, Infrastructure)

This program provides seed money to cities and counties for large-scale revitalization and development of new single-family homeownership opportunities. Activities must benefit low- and moderate-income families, prevent or eliminate blight, or meet other urgent community development needs. Grantees may use funds to acquire property, build or rehabilitate housing, finance site preparation, provide direct financial assistance to homebuyers, provide homeownership counseling, and pay for project-related soft costs. Homeownership Zone activities revitalize distressed areas by converting vacant, abandoned, or blighted land and buildings into dynamic neighborhoods by developing single-family homes for a mix of income levels.

Contact: Office of Affordable Housing Programs, U.S. Dept. of Housing and Urban Development, 202-708-2685, Community Connections: 1-800-998-9999, www.hud.gov

Section 108 Loan Guarantees (Economic Development, Access to Capital, Business Assistance, Environment, Infrastructure)

Under this program, HUD guarantees notes issued by units of general local government. Section 108 funds may be used to finance a wide array of economic revitalization and

development activities which include housing and rehabilitation of privately owned buildings for residential purposes; expansion of for-profit businesses including equipment and physical plant; financing and rehabilitation of low- income and public housing; acquisition, construction, or rehabilitation of neighborhood and community facilities; site improvement on community owned land which could be leased to a developer to carry out a commercial or industrial development project; site development including structural removal and land clearance; purchase of land or buildings for any authorized economic development use; and infrastructure development which can include street reconstruction and/or sewer system repairs.

Contact: Financial Management Division, Office of Block Grant Assistance, U.S. Dept. of Housing and Urban Development, 202-708-1871, www.hud.gov

Empowerment Zones/Enterprise Communities

The EZ/EC Initiative targets tax incentives, performance grants and loans to designated low-income areas, called Empowerment Zones or Enterprise Communities, to create jobs, expand business opportunities, support people looking for work.

Contact: HUD, Office of Community Planning and Development at (202) 401-1020, www.hud.gov/progdesc/ezec.html

Community and Individual Investment Corporation Initiative

The CIIC Initiative provides start-up money and other capital to community-owned “banks” that invest in low-income areas. CIICs must be for-profit corporations (capitalized in part by EDI and Section 108 funds) that invest in economic development activities where at least 51 percent of residents are low- and moderate-income. The CIICs must offer those residents an opportunity to purchase shares in the corporation.

Contact: Office of Block Grants at the HUD Office of Community Planning and Development administers the program through the Financial Management Division (Section 108): (202) 708-1871

Lead-Based Paint Hazard Control Program

This program funds a broad range of activities to reduce dangers from lead-contaminated dust, soil, and paint in private homes and apartments built before 1978 that are owned or rented by low-income families. The program provides competitive grants to States and local governments.

Contact: Paul Webster at (202) 708-1871. For more information go to <http://www.hud.gov/progdesc/leadfin.html>

Brownfields Redevelopment Initiative

BRI provides funds and loan guarantees to clean up and redevelop environmentally contaminated industrial and commercial sites. The BRI brings together four different types of existing HUD assistance that communities can use to clean up and revitalize

potentially contaminated sites. Activities that are supported include acquiring brownfield sites, demolishing existing buildings, installing needed infrastructure, creating public facilities, conducting job training and providing business loans.

Contact: Office of Block Grant Assistance in HUD's Office of Community Planning and Development at (202) 708-1871. For more information on current HUD policy, call the HUD Brownfields Hotline at 1-800-998-9999 or see <http://www.hud.gov/progdesc/brownf.html>

U.S. Department of the Interior

Appalachian Clean Streams Initiative (Environment, Economic Development, Infrastructure)

This cooperative program with the U.S. Environmental Protection Agency and more than 70 public and private entities works to accelerate the cleanup of acid mine drainage from abandoned coal mines. The Office of Surface Mining provides grants for demonstration projects. The program funds state-identified stream restoration projects under priorities established by Section 403 of the Surface Mining Control and Reclamation Act of 1977.

Contact: National Coordinator, ACSI, Office of Surface Mining, U.S. Dept. of the Interior, 202-208-2937, www.doi.gov

Historic Preservation Fund (Access to Capital, Community Building, Economic Development)

This is a Federal matching grant program that encourages private and non-Federal investment in historic preservation efforts by providing grants to States, territories, Indian tribes, and National Trust for Historic Preservation. Funding is most often used to pay part of the costs of surveys and statewide historic preservation plans and to prepare *National Register* nominations, architectural plans, historic structures reports, and engineering studies. Fifty-nine fund awards have been made to States, territories, Indian tribes, and local governments and the National Trust for Historic Preservation. Activities funded include architectural, historical, and archeological surveys; nominations to the *National Register of Historic Places*; staff work for historic preservation commissions; design guidelines and preservation plans; public outreach materials such as publications, videos, exhibits, and brochures; training for commission members and staff; and rehabilitation or restoration of *National Register*-listed properties.

Contact: Historic Preservation Fund, Heritage Preservation Services, National Park Service, U.S. Dept. of the Interior, 202-343-9563, www.doi.gov

Federal Historic Preservation Tax Incentives

Offers investors a credit against their total income, which is taken for the year in which a renovated building is put into service. Rehabilitation of certified historic structures qualifies for a credit equal to 20 percent of the costs of the work; rehabilitation work on nonhistoric structures built before 1936 qualifies for 10 percent.

Contact: Heritage Preservation Services, National Park Service at (202) 343-3921 or visit www2.cr.nps.gov/tps/tax/brochure2.htm

Rivers, Trails and Conservation Assistance (Environment, Community Building, Technical Assistance)

RICA helps citizens conserve rivers, establish trails, and provide outdoor recreational opportunities. The National Park Service (NPS), in partnership with citizens and State and local governments, is involved in the early phases of projects in establishing goals, resolving difficult issues, and reaching consensus about the future use and protection of important land and water resources, generally on non-Federal lands. The NPS has less involvement once a project reaches implementation stage. Assistance is provided to develop greenways and trails, protect river access and views, convert abandoned railbeds into trails, conserve open space, redevelop and restore mistreated resources, establish nonprofit organizations, and enact new ordinances.

Contact: Rivers, Trails, and Conservation Assistance, U.S. Dept. of the Interior, 202-565-1200, www.doi.gov

Urban Park and Recreation Recovery Program (Environment, Community Building)

This program allows local communities to address urban recreational needs by awarding matching grants for the rehabilitation of critically needed recreation areas and facilities and development of improved recreation programs. Grant funding is targeted to local efforts that provide new, unique, or a more effective means to deliver a recreation service that can serve as a model for other communities; leverage Federal funds; provide neighborhood employment opportunities; promote environmental education; and benefit disadvantaged and distressed communities with the greatest recreational deficiencies.

Contact: Recreation Programs Division, National Center for Conservation and Recreation, U.S. Dept. of the Interior, 202-565-1133, www.doi.gov

Watershed Assistance Grants

The purpose of the WAG program is to support innovative efforts that build the capacity of community-based partnerships to conserve or restore watersheds. Building capacity involves increasing the partnership's ability to identify and resolve watershed problems and issues well beyond the life of the grant.

Contact: Kathy Luscher, Watershed Program, River Network at (503) 241-3506 Ext. 16 or visit www.rivernetwork.org/wagapp.htm

U.S. Small Business Administration

General Business Loan Guarantees (Section 7(a) Program) (Access to Capital, Business Assistance, Economic Development)

This program provides guaranteed loans to small businesses that are unable to obtain financing in the private credit market, but can show an ability to repay the loans. Participating lenders loan funds, and the SBA guarantees a portion of the loan. Guarantees can reach up to 80 percent on loans up to \$150,000 and up to 75 percent on loans more than \$150,000. The maximum loan amount covered is \$750,000. Loan proceeds can be used for any legitimate business purpose such as construction, purchase of equipment, inventory, and working capital.

Contact: Loan Programs, U.S. Small Business Administration, 202-205-6490.
www.sba.gov

Management and Technical Assistance Program (Section 7(j)) (Technical Assistance, Business Assistance)

This program provides management and technical assistance to eligible individuals and small business clients. U.S. Small Business Administration 8(a)-certified firms, socially and economically disadvantaged persons, businesses operating in areas of low income or high unemployment, and those firms owned by low-income individuals are eligible for 7(j) assistance. The program provides firms with accounting services, feasibility studies, marketing/presentation analyses, advertising expertise, loan packaging, proposal/bid preparation, and other specialized management training and technical services. An executive education training program is available to program participants.

Contact: MED National Training Office, U.S. Small Business Administration, 202-205-6177, www.sba.gov

Certified Development Company Loans (Section 504 Program) (Access to Capital, Business Assistance, Economic Development)

The 504 loans provide long-term, fixed financing at reasonable rates for small businesses that need to acquire land, construct buildings, or fund construction, expansion, renovation, modernization, machinery, and equipment. Loans have either a 10- or 20-year term. A lender provides at least 50 percent of the total require amount, up to 40 percent is provided by the SBA-Certified Development Company, and the borrower contributes 10 percent. SBA's maximum guarantee is \$1 million.

Contact: Loan Programs, U.S. Small Business Administration, 202-205-6490,
www.sba.gov

Office of Business Initiatives (Business Assistance, Economic Development, Technical Assistance)

The Office of Business Initiatives administers programs and activities designed to provide information, education, and training to prospective and existing small business owners. The Office engages in cosponsorships with private-sector partners that are designed to provide small businesses owners with information, education, and training that is cost

effective, of high quality, and reflective of trends in small business development. The Office develops and promotes innovative sources of outreach to small business owners designed to assist them in the startup, management, and growth. These sources include facilities, such as Business Information Centers, written materials, electronic bulletin boards, software, and other means of providing business development, business management, and business growth information.

Contact: Office of Business Initiatives, U.S. Small Business Administration, 202-205-6655, www.sba.gov/BI

Office of Minority Enterprise Development (Business Assistance)

This program provides business development assistance to socially and economically disadvantaged businesspersons to ensure opportunity to participate more fully and successfully in the mainstream national economy.

Contact: Office of Minority Enterprise Development, U.S. Small Business Administration, 202-205-6412, www.sba.gov/med

Section 8(a) Program (Economic Development, Business Assistance)

The Section 8(a) Program provides servicing, marketing support, Federal Government contracts, and other business development assistance to small companies owned by socially and economically disadvantaged persons. The Section 8(a) Program works to foster business ownership and the competitive viability of small firms owned by individuals who are socially and economically disadvantaged and to expand their participation in Federal procurement of equipment, products, and services.

Contact: Office of Minority Enterprise Development, U.S. Small Business Administration, 202-205-6459, www.sba.gov/

Small Business Development Center (SBDC) (Business Assistance, Access to Capital, Technical Assistance)

The SBDC programs provide management assistance to current and prospective small businesses by providing a wide variety of information and guidance in central and easily accessible branch locations. SBA awards 57 cooperative agreements to institutions of higher education and State government institutions. The agreements, subject to 100-percent matching funds, are based on a population formula and range between \$500,000 and \$6 million.

Contact: Small Business Development Center Programs, U.S. Small Business Administration, 202-205-6766, www.sba.gov/sbdc

Small Business Investment Companies (SBIC) (Access to Capital, Business Assistance, Economic Development)

SBIC helps to fill the gap between the availability of venture capital and the needs of small businesses in startup and growth situations. SBICs, licensed and regulated by the

SBA, are privately owned and managed investment firms that use their own capital, plus funds borrowed at favorable rates with an SBA guarantee, to make venture investments in small businesses. They provide equity capital, long-term loans, debt-equity investments, and management assistance to qualifying small businesses. Their incentive is the chance to share in the success of the small business as it grows and prospers. Specialized SBICs, also known as 301(d) SBICs, invest in small businesses owned by entrepreneurs who are socially or economically disadvantaged, primarily members of minority groups.

Contact: Investment Division, U.S. Small Business Administration, 202-205-6510, www.sba.gov/inv/

U.S. Department of Transportation

Livable Communities Initiative (LCI) (Infrastructure)

LCI focuses on helping communities use comprehensive, community-based planning to create customer-friendly, community-oriented, and well-designed transportation systems. Transit enhancements are funded through various U.S. Department of Transportation programs, including Intermodal Surface Transportation Efficiency Act (ISTEA), public and private partnerships, and other Federal programs.

Contact: U.S. Dept. of Transportation, 202-366-1696, www.dot.gov

U.S. Department of Treasury

Brownfields Tax Incentive (Economic Development, Environment)

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

Contact: Income Tax and Accounting, Branch 5, U.S. Dept. of the Treasury, Internal Revenue Service, 202-622-4950, www.irs.ustreas.gov

Community Development Financial Institutions (CDFI) Funds (Access to Capital, Community Building, Economic Development)

The CDFI fund was created to expand the availability of credit, investment capital, and financial services in distressed urban and rural communities. By stimulating the creation and expansion of diverse CDFIs and by providing incentives to traditional banks and thrifts through the Bank Enterprise Awards Program, the fund's investments work to build private markets, create healthy local economies, promote entrepreneurship, restore

neighborhoods, generate local tax revenues, and empower residents. The CDFI Fund also provides small infusions of capital to institutions serving distressed communities and low-income individuals.

Contact: U.S. Dept. of the Treasury, 202-622-8042, www.irs.ustreas.gov

National Oceanic and Atmospheric Administration

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Federal Housing Finance Board

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U.S. Department of Health and Human Services

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