COMMUNITY DEVELOPMENT FUNDING SOURCES

APPALACHIAN REGIONAL COMMISSION (ARC) · WWW.ARC.GOV

Each year ARC provides funding for several hundred projects throughout the Appalachian Region in support of the goals identified in the Commission's strategic plan. Organizations seeking funding must be located in one of the following counties: Alcorn, Benton, Calhoun, Chickasaw, Choctaw, Clay, Itawamba, Kemper, Lee, Lowndes, Marshall, Monroe, Montgomery, Noxubee, Oktibbeha, Panola, Pontotoc, Prentiss, Tippah, Tishomingo, Union, Webster, Winston, and Yalobusha. For more information, visit www.arc.gov and click on the "Funding" link or contact ARC's Mississippi Office at (662) 844-1184 or marmour@mississippi.org .

ENTERPRISE CORPORATION OF THE DELTA (ECD) · WWW.ECD.ORG AND THE HOPE COMMUNITY CREDIT UNION (HOPE) · WWW.HOPECU.ORG

ECD is a private, nonprofit community development financial institution (CDFI), that provides commercial financing, mortgage loans and technical assistance to support businesses, entrepreneurs, home buyers and community development projects in the delta regions of Mississippi, Arkansas, Louisiana, and the Greater Memphis area of Tennessee. ECD also sponsors Hope Community Credit Union (HOPE), which provides a range of financial products and services that meet the needs of low- and moderate-income residents in its four-state service area. For more information, visit www.ecd.org or www.hopecu.org or call (601) 944-1100. You may also visit http://www.ecd.org/About/Offices.aspx to find an office in your area.

ENVIRONMENTAL PROTECTION AGENCY (EPA) · WWW.EPA.GOV

For more information on these programs, contact EPA's Region 4 Office at (800) 241-1754 or the Mississippi Department of Environmental Quality at (888) 786-0661.

- **Brownfields and Land Revitalization**
  EPA's Brownfields Program provides direct funding for brownfields assessment, cleanup, revolving loans, and environmental job training. Visit http://www.epa.gov/brownfields/applicat.htm for more details.

- **Clean Water State Revolving Fund (CWSRF)**
  Clean Water State Revolving Fund (CWSRF) programs provided more than $5 billion annually in recent years to fund water quality protection projects for wastewater treatment, nonpoint source pollution control, and watershed and estuary management.
  Visit http://www.epa.gov/owm/cwfinance/cwsrf/index.htm for more details.

FEDERAL GOVERNMENT GRANTS · WWW.GRANTS.GOV

- The Web portal, www.grants.gov, is the source to find and apply for federal grants. Click on "Find Grant Opportunities" to search by category, including "Community Development."

FOUNDATIONS SERVING MISSISSIPPI

Foundations are nonprofit organizations that provide grant opportunities for a wide range of interests and often play a key leadership role in communities. Funds are generally managed by a board that broadly represents the public interest. While this list is not meant to be exhaustive, it lists foundations associated with community development efforts.

- Calhoun County Endowment Foundation [CREATE Foundation Affiliate] · www.createfoundation.com/page17815.cfm
- Community Foundation of East Mississippi, Inc. · www.cfem.org
- Community Foundation of Greater Jackson · www.cfgreaterjackson.org
- Community Foundation of Greater Memphis · www.cfgm.org
- Community Foundation of Northwest Mississippi · www.cfnm.org
- Corinth/Alcorn Reaching for Excellence (CARE) [CREATE Foundation Affiliate] · www.createfoundation.com/page17296.cfm
- CREATE Foundation · www.createfoundation.com
- Foundation for the Mid South · www.fndmidsouth.org
- Greater Oxford/Lafayette Community Foundation (GOLCF) [CREATE Foundation Affiliate] · www.createfoundation.com/page17813.cfm
- Gulf Coast Community Foundation · www.gulfcoastfoundation.org
- Lowndes Community Foundation · (662) 328-4491
- Mid-South Community Development Corporation, Inc. · www.midsouthcdc.org
- Monroe County Community Foundation [CREATE Foundation Affiliate] · www.createfoundation.com/page10002125.cfm
- Partners in Achieving Community Excellence (PACE) [CREATE Foundation Affiliate] · www.createfoundation.com/page17817.cfm
- Starkville/Oktibbeha Achieving Results (SOAR) [CREATE Foundation Affiliate] · www.createfoundation.com/page17816.cfm
- The Greater PineBelt Community Foundation · www.hatttiesburgfoundation.org
- The Phil Hardin Foundation · www.philhardin.org
- The Riley Foundation · www.rileyfoundation.org
- Tippah County Charitable Endowment Fund [CREATE Foundation Affiliate] · www.createfoundation.com/page17812.cfm
- Union County/New Albany Initiative to Excel (UNITE) [CREATE Foundation Affiliate] · www.createfoundation.com/page17810.cfm
- West Point Community Foundation, Inc. [CREATE Foundation Affiliate] · www.wpnet.org/wpcf.htm

MISSISSIPPI DEVELOPMENT AUTHORITY (MDA) · WWW.MISSISSIPPI.ORG

The Mississippi Development Authority is the State of Mississippi's lead economic and community development agency. For more information on these programs, contact MDA's Community Services Division at (601) 359-3179, community@mississippi.org, or contact your MDA Regional Office.

- **Capital Improvements Revolving Loan Program (CAP)**
  The Local Government Capital Improvements Revolving Loan Program is designed for making loans to counties or municipalities to finance capital improvements.
- **Community Development Block Grant Program (CDBG)**
  A local unit of government may apply for these funds in either the *public facilities* (examples: water, wastewater, drainage, streets) or *economic development* categories.
- **Economic Development Marketing Grant Program**
  This program assists not-for-profit economic development organizations to market regions, counties and cities as a site for business and industrial development to out-of-state business investors.

- **Emergency Shelter Grant Program (ESG)**
  These funds are used to provide assistance to homeless individuals and families.
- **Freight Rail Service Projects Revolving Loan Program (RAIL)**
  Municipalities and counties may receive loans under the Mississippi Freight Rail Service Projects Revolving Loan Program to finance certain rail projects.
- **HOME Investment Partnerships Grant Program**
  HOME is a grant program funded by the U.S. Department of Housing and Urban Development, designed to strengthen partnerships between public and private agencies to provide affordable housing within state and local communities.
- **Housing Revolving Loan Program (HRL)**
  This program provides low interest loans for the production and acquisition of single-family units for homeownership for low and moderate income persons.
- **Rural Impact Fund Grant Program (RIF)**
  The RIF program is designed to assist and promote businesses and economic development in rural areas by providing grants to rural communities. Eligible grant projects financed with RIF must be publicly owned and have a direct connection in creating jobs.
- **Self-Help Program**
  This program involves the use of a community's own resources (human, material and financial) to solve problems for less cost. The program is designed to address local community needs such as water, wastewater, downtown improvements, recreation and other CDBG eligible activities.

MISSISSIPPI DEVELOPMENT AUTHORITY (MDA) · WWW.MISSISSIPPI.ORG

The Mississippi Development Authority is the State of Mississippi's lead economic and community development agency. For more information on any these programs, contact MDA's Financial Resources Division at (601) 359-3552, financial@mississippi.org or contact your MDA Regional Office.

- **Airport Revitalization Revolving Loan Program**
  This program is designed for making loans to airport authorities (local sponsors) for the construction and/or the improvement of airport facilities.
- **Business Incubator Loan Program**
  It is designed to assist local governments in the establishment of business incubator facilities in the State of Mississippi.
- **Development Infrastructure Program (DIP)**
  DIP is designed for making grants or loans to counties or municipalities (local sponsors) to finance small infrastructure projects to promote economic growth.
- **Economic Development Highway Program (EDH)**
  This program promotes industrial and other significant development through the construction and/or improvement of highways in areas, which demonstrate actual and immediate potential for the creation, or expansion of major industries or other significant development.
- **Energy Investment Program**
  This loan program is designed for making loans to qualified borrowers to promote development and demonstration of efficient, environmentally acceptable and commercially feasible technologies, techniques and processes while effectively utilizing the state's existing alternative and conventional energy resources to foster economic and social growth.
- **General Obligation Bonds**
  Local political entities have the authority to issue general obligation bonds for the purpose of acquiring sites and constructing facilities for lease to new or expanding industries with rentals sufficient to amortize the debt service on the bonds.

- **Industrial Access Road Grant Program**
  This program is designed to encourage and promote industrial growth by providing access roads to industrial developments.
- **Local Industrial Development Revenue Bonds**
  Local political entities in Mississippi, including counties, supervisors' districts, incorporated cities and towns, have the authority to issue tax-exempt and taxable industrial development revenue bonds to finance new or expanding industrial enterprises.
- **Mississippi Business Investment Act Program (MBI)**
  This program is designed for making grants and/or loans to counties or incorporated cities or towns, acting individually or jointly, in order to finance authorized improvements for projects necessary to compliment investments by private companies, which will increase domestic and international commerce and create and maintain new full-time jobs.
- **Mississippi Major Economic Impact Authority (MMEIA)**
  MMEIA is designed to allow the state, through the issuance of general obligation bonds, to assist local communities in meeting the development requirements inherent in large capital projects, thereby generating an investment in the quality of life in such communities.
- **Mississippi Port Revitalization Revolving Loan**
  This program is designed for making loans to state, county, or municipal port authorities (local sponsors) for the improvement of port facilities to promote commerce and economic growth in the State of Mississippi. Funding for loans to local sponsors is derived from the issuance of state bonds or notes.

Planning and Development Districts (PDD) · www.cmpdd.org/mapdd.php

Mississippi Planning and Development Districts provide regional community and economic development services to ten regions across the state. PDDs secure and administer grants and other funding for its member governments and provide other technical and socioeconomic services. Visit www.cmpdd.org/mapdd.php to download a copy of The 2008 PDD Directory for detailed information and contact information for your local PDD District Office.

Southern Rural Development Center (SRDC) · WWW.SRDC.MSSTATE.EDU

The Southern Rural Development Center seeks to strengthen the capacity of the region's 29 land-grant institutions to address critical contemporary rural development issues impacting the well-being of people and communities in the rural South. For more information, visit www.srdc.msstate.edu and click on "Grants and Awards" or call (662) 325-3207.

- **Southern Regional Sustainable Agricultural Research and Education Program (SARE)**
  The *Sustainable Community Innovation Grants* program is seeking to invest in projects that embrace and invest in local strategies that are intended to link sound farm and nonfarm economic development with agricultural and natural resource management.

Tennessee Valley Authority Economic Development (TVA) · WWW.TVAED.COM

TVA Economic Development offers a number of financing services and options to help new and existing companies with the financial resources they need to locate or expand in the Tennessee Valley.
Visit http://tvaed.com/pdf/tva_region_map.pdf to see a list of counties in the TVA region. For more information, call (615) 232-6225 or e-mail econdev@tva.gov. Visit http://tvaed.com/aboutus_ms.htm for contact information for your Regional TVA Office.

USDA Rural Development · WWW.RURDEV.USDA.GOV

USDA Rural Development provides programs to meet the needs of rural communities and individuals for housing, community facilities, utility systems, and business and economic growth.
Visit http://www.rurdev.usda.gov/ms/Programs.html to see a list of loans, grants and other programs available in Mississippi through the Rural Housing Program, Rural Business and Cooperative Program and Community Program. For more information, call (800) 548-0071 or visit http://www.rurdev.usda.gov/ms/countyoffice.html for contact information for your local USDA Rural Development Office.

U.S. Department of Commerce Economic Development Administration · WWW.EDA.GOV

EDA targets its investment assistance on attracting private capital investment and creating higher-skill, higher-wage jobs in those communities and regions suffering from economic distress.
Visit http://www.eda.gov/InvestmentsGrants/Investments.xml for a list of current programs, investment policies, and funding opportunities. Visit http://www.eda.gov/PDF/2009%20ATRO%20Contacts.pdf for contact information for the regional office serving Mississippi.

U.S. Department of Labor Employment and Training Administration · WWW.DOLETA.GOV

The Employment and Training Administration (ETA) administers federal government job training and worker dislocation programs, federal grants to states for public employment service programs, and unemployment insurance benefits. These services are primarily provided through state and local workforce development systems.
Visit http://www.doleta.gov/grants for the Office of Grants and Contracts.

U.S. Small Business Administration (SBA) · WWW.SBA.GOV

The U.S. Small Business Administration (SBA) was created in 1953 as an independent agency of the federal government to aid, counsel, assist and protect the interests of small business concerns, to preserve free competitive enterprise and to maintain and strengthen the overall economy of our nation. Visit www.sba.gov and click on "Services" for a listing of available grants and contracts among other services. For more information, call the SBA Mississippi District Office at (601) 965-4378 or visit www.sba.gov/localresources/district/ms for more detailed information for Mississippians.

U.S. Department of Health and Human Services (HHS) · WWW.HHS.GOV

The Department of Health and Human Services (HHS) is the United States government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves. Visit http://www.hhs.gov/grants for more information regarding funding opportunities.

This list of funding sources is provided as a resource to local governments, Chambers of Commerce, economic development organizations and others involved in community development programs and initiatives. This list is not meant to be exhaustive and will be updated periodically. Although too many to include here, many other foundations provide ample funding opportunities. Visit www.foundationcenter.org for more information. We welcome your input. E-mail any additions, revisions, or other suggestions for review to cmcdavid@mscat.msstate.edu.