

# **A Guide to Funding Opportunities and Incentives for Food Hubs and Food Systems**

*How to Navigate the Funding Process*

U.S. Senator Kirsten E. Gillibrand  
New York



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*\*Note: This document will be continuously updated as information becomes available.*

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## Introduction

Dear Fellow New Yorker,

Building and expanding food hubs and food systems around New York is one of my top priorities. Connecting more of our local farms with local markets is good for business and good for the health of our families. With efforts across the state to better connect our producers with more consumers gaining momentum, I want to ensure that food hub and food system planners and operators are aware of the multiple federal funding programs that can support this work. Each year, the Federal government distributes billions of dollars in grants, loans and other incentives for agriculture and rural development programs, with more than 30 such programs in place to help fund food hubs and food systems. With many individuals and communities struggling during these tough economic times, I am committed to assisting New Yorkers with securing funding that can support food hub development, expanding economic opportunity for our rural communities and ensuring access to healthy, locally-grown products.

Finding the resources that meet your needs in the complex web of agencies can be an impossible task. For this reason, I have created this guidebook to serve as a starting point in providing information from relevant federal agencies about what resources are available to individuals, businesses, community organizations and local governments. This guidebook details information on grants, loans, and tax credits, but please note that its contents are by no means comprehensive and as new programs and opportunities emerge, information will be updated to provide New Yorkers with the most up-to-date guidance possible.

My Senate website ([www.gillibrand.senate.gov](http://www.gillibrand.senate.gov)) is continually updated with critical information about various funding opportunities that are available to you, how to access them, and where to apply. You can also request hard copies of this guidebook, and other thematic funding guidebooks, by filling out the order form at the end of this guidebook and mailing it back to my New York City office or by emailing an electronic copy to [grants@gillibrand.senate.gov](mailto:grants@gillibrand.senate.gov).

Furthermore, if you need assistance from a federal agency or with an immigration case, please refer to the casework form at the end of the guidebook or visit <http://gillibrand.senate.gov/services/casework/form/>. As you move forward with any grant opportunities, please contact Andrew Usyk, my Grants Director, for letters of support, when applicable. You can reach him in my Washington, D.C. Office at [grants@gillibrand.senate.gov](mailto:grants@gillibrand.senate.gov), or (202)-224-4451.

Sincerely,



Kirsten Gillibrand  
United States Senator

## **Section I**

### **USDA Rural Development**

#### **1) Community Facility (CF) Grant and Loan Program**

- The Community Facility Program provides grants and loans to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grant funds can be used to construct, enlarge, or improve community facilities for health care, public safety, and community and public services, including food hubs and food systems. Use of funds can include the purchase of equipment or land required for a facility's operation. A grant may be made in combination with other Community Facility financial assistance such as a direct or guaranteed loan, applicant contributions, or loans and grants from other sources.

#### **Additional Information:**

- Grants are authorized on a graduated scale. Applicants in smaller communities will receive more of the grant money.
- The Community Facilities Grant Program is typically used to fund projects under special initiatives, such as Native American community development efforts; child care centers linked with the Federal government's Welfare-to-Work initiative; Federally-designated Enterprise and Champion Communities, and the Northwest Economic Adjustment Initiative area. Applications for health and public safety projects receive the highest priority.
- The average direct loan in fiscal year (FY) 2011 was \$1,140,319 and the average grant in fiscal year (FY) 2011 was \$29,825. Grant funds can be used for up to 75 percent of the cost to develop the facility. Funding for the balance of the project may consist of other CF financial assistance, applicant contributions, or loans and grants from other sources. Grant assistance will be provided on a graduated scale with smaller communities with the lowest median household incomes being eligible for projects with a higher proportion of grant funds.
- Interest rates for loans are determined by the median family income of the area and range from 4.5 percent to 5.4 percent. In the case of guaranteed loans, the loans are made by a private lender and the interest rate is negotiated between lender and borrower.

#### **Eligibility:**

- Grants are available to public entities such as municipalities, counties and special-purpose districts, as well as non-profit corporations and tribal governments with a population no higher than 20,000 residents.
- Applicants must have the legal authority for construction, operation and maintenance for the facility and be unable to attain the funds from commercial sources.

#### **Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).



## 2) Business and Industry (B&I) Direct and Guaranteed Loans

- This program finances business and industry acquisition, construction, conversion, expansion, and repair in rural areas. Loan funds can be used to finance, purchase and development of land, supplies and materials, and pay start-up costs of rural businesses, including operators of for-profit food hubs and food systems.

### **Additional Information:**

- Lenders provide subsidized interest loans and guarantees for loans. Interest rates can be negotiated between the lender and borrower. The total amount of Agency loans to one borrower must not exceed \$10 million. The Administrator may, at the Administrator's discretion, grant an exception to the \$10 million limit for loans of \$25 million under certain circumstances. The Secretary of Agriculture may approve guaranteed loans in excess of \$25 million, up to \$40 million, for rural cooperative organizations that process value-added agriculture commodities. Loans of \$5 million or less have a maximum percentage of guarantee is 80%. For loans between \$5 and \$10 million, maximum percentage of guarantees 70%. For loans between \$10 and \$25 million, maximum percentage of guarantee is 60%.

### **Eligibility:**

- The borrower must be unable to obtain credit from other lenders to be eligible. Criteria for projects are (1) those that save existing jobs, (2) those that improve existing businesses or industry, and (3) those that create the greatest number of permanent jobs. Golf courses, race tracks, and gambling operations are ineligible.
- Eligible applicants include Cooperative organizations, corporations, partnerships, or other legal entities organized and operated on a profit or nonprofit basis; Indian tribes on Federal or State reservations or other Federally recognized tribal groups; public bodies; or individuals. A borrower must be engaged in or proposing to engage in a business that will provide employment; improve the economic or environmental climate; promote the conservation, development, and use of water for aquaculture; or reduce reliance on nonrenewable energy resources by encouraging the development and construction of solar energy systems and other renewable energy systems.

### **Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

## 3) Value-Added Agricultural Production Grants (VAPG)

- This is a competitive grant program to support farmers and ranchers in generating greater value for agricultural commodities. This funding supports the production of value-added agricultural products from commodities. Grants may be used for planning activities and for working capital for marketing value-added agricultural products and for farm-based renewable energy. Ineligible uses include: planning, repairing, rehabilitating, acquiring, or constructing a building or facility; purchasing, renting, or installing fixed equipment, including processing equipment; paying for the preparation of the grant application; and paying costs incurred prior to receiving the grant. Eligible valued-added activities include

commodity processing, market differentiation, commodity segregation, on-farm renewable energy, local food, and mid-tier value chain.

**Additional Information:**

- Authorized activities: Research and feasibility studies, business planning, and working capital.
- Funding: Up to \$100,000 for planning or \$300,000 for working capital. A typical award is \$130,000.

**Eligibility:**

- Eligible applicants include Independent producers, farmer and rancher cooperatives, agricultural producer groups, and majority-controlled producer-based ventures. Priority will be given to applications from beginning farmers or ranchers, socially disadvantaged farmers or ranchers, or operators of small or medium-sized farms or ranches that are structured as family farms. Ten percent of funds is reserved for beginning farmers or ranchers and socially disadvantaged farmers or ranchers; an additional 10 percent of funds is reserved for mid-tier value chain projects. Local and regional supply networks are eligible to apply only for funds reserved for mid-tier value chain projects.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

## **4) Rural Business Opportunity Grants (RBOG)**

- These competitive grants are made available for training and technical assistance to rural businesses, economic planning for rural communities, or training for rural entrepreneurs or economic development officials.

**Additional Information:**

- Funding from this program supports training and technical assistance for business development, including food processing, marketing, and distribution business development for locally grown agricultural products. This program emphasizes activities that promote “best practices” in sustainable economic development for rural communities. RBOG funds may not be used for real estate acquisition or development, grant application costs, costs incurred prior to the grant award, or political activities. This is not a working capital grant; money cannot be used for operation expenses.
- Authorized activities for use of funding include research and feasibility studies, business planning, training, and technical assistance.
- Funding amounts vary annually. In 2011 funding was up to \$50,000 per application for single-State projects. For multi-State projects, funds of up to \$150,000 were available. Each applicant must compete nationally for funds. Funds may be used for a project period not to exceed 2 years.

**Eligibility:**

- Eligible applicants include public bodies, nonprofit corporations, tribes, and rural cooperatives with primarily rural-resident members. The focus is on communities that have experienced long-term population decline or job deterioration, trauma due to natural

disasters or fundamental structural changes, or are persistently poor. This is not a grant for individuals or businesses.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

## **5) Rural Business Enterprise Grants (RBEG)**

- The goal of these grants is to encourage the development of small and emerging business enterprises, to create and expand rural distance learning networks, and to provide educational instruction or job training related to potential employment for adult students.

**Additional Information:**

- Funding from this program supports the development of physical infrastructure and facilities, including food processing, marketing, and distribution business ventures for locally grown agricultural products. Examples of eligible fund use include: Acquisition or development of land, easements, or rights of way; construction, conversion, or renovation of buildings, plants, machinery, equipment, access streets and roads, parking areas, and utilities; pollution control and abatement; capitalization of revolving loan funds, including loans for start-ups and working capital; training and technical assistance; distance adult learning for job training and advancement; rural transportation improvement; and project planning.
- Authorized activities for this program include research and feasibility studies, business planning, construction, land lease or purchase, equipment purchase, working capital, and training and technical assistance.
- There is no maximum, but grants generally range from \$10,000 up to \$500,000. Smaller projects are given higher priority.

**Eligibility:**

- Eligible applicants include rural public entities, Indian tribes, and rural nonprofit organizations.
- This grant program gives priority to rural areas having a population of 25,000 or less. It is preferred that these grants are used on projects in communities with large proportion of low-income residents and/or high unemployment.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

## **6) Rural Cooperative Development Grants (RCDG)**

- The primary objective of the RCDG program is to improve the economic condition of rural areas by assisting individuals or entities in the startup, expansion or operational improvement of rural cooperatives and other business entities. Grants are awarded competitively on an annual basis to Rural Cooperative Development Centers who in turn provide technical assistance to individuals and entities.



**Additional Information:**

- Grants may be used to pay up to 75 percent (or 95 percent when the applicant is a 1994 Institution) of the costs for carrying out relevant projects by operating centers for cooperative development. Purposes may include feasibility studies, gathering and dissemination of information, training, technical assistance, education, research, loans and grants for cooperative development and advisory services.

**Eligibility:**

- Businesses must be a nonprofit corporation or an institution of higher education to apply for this program. Public bodies and individuals are not eligible to apply for the RCDG program.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/bcp\\_rcdg.html](http://www.rurdev.usda.gov/bcp_rcdg.html).

## **7) Rural Intermediary Relending Program (IRP)**

- The purpose of the IRP program is to alleviate poverty and increase economic activity and employment in rural communities. Under the IRP program, funding is provided to local organizations (intermediaries) for the establishment of revolving loan funds. These revolving loan funds are used to assist with financing business and economic development activity to create or retain jobs in disadvantaged and remote communities. Intermediaries are encouraged to work in concert with State and regional strategies, and in partnership with other public and private organizations that can provide complimentary resources.

**Additional Information:**

- Loans are made by USDA to intermediaries, which provide loans to ultimate recipients for business facilities and community development projects.
- Loans can be used to finance business facilities and community development projects that alleviate poverty and increase economic activity and employment in rural communities. Examples of projects include the acquisition, construction, conversion, enlargement, or repair of a business or business facility, particularly when jobs will be created or retained; the purchase or development of land (easements, rights of way, buildings, facilities, leases, materials); the purchase of equipment, leasehold improvements, machinery, supplies start-up costs and working capital; pollution control and abatement; transportation services; and feasibility studies.
- Authorized use of funds also includes research and feasibility studies, business planning, construction, land lease or purchase, equipment purchase, and training and technical assistance.
- An intermediary may borrow up to \$2 million for its first financing and up to \$1 million at a time thereafter. Total debt is capped at \$15 million. In recent years, loans to intermediaries have been capped at \$750,000. Ultimate recipients may borrow up to \$250,000

**Eligibility:**

- Local governments, nonprofits, Indian tribes, and cooperatives with at least 51 percent rural membership are eligible to apply
- The following entities are eligible to apply for loans from intermediary lenders provided they owe no delinquent debt to the Federal Government:
  - Individual citizens or individuals who have been legally admitted to the U.S.
  - Those located in a rural area defined as an area with a population of 25,000 or less.
  - An entity that is able to incur debt, give security, and repay the loan.
  - A corporation, partnership, LLC, individual, non-profit corporation, public body.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

**8) Rural Economic Development Loans and Grants (REDLG)**

- This program promotes rural economic development and job creation projects in rural areas. Assistance may include business startup costs; business expansion; business incubators; technical assistance; feasibility studies; advanced telecommunications services; computer networks for medical, educational, and job training services; and community facilities projects for economic development.

**Additional Information:**

- Funding from this program can be used for research and feasibility studies, business planning, construction, and training and technical assistance.
- Funding amounts per award varies, but likely to be a \$740,000 loan maximum and \$300,000 grant maximum

**Eligibility:**

- Local utilities which, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas (including business ventures for producers of locally-grown agricultural products).
- Loans are made to electric and telephone utilities that have current loans with the Rural Utilities Service (RUS) or Rural Telephone Bank loans. It can also consist of guarantees that are not delinquent on any federal debt or in bankruptcy proceedings.
- Economic development projects benefitting rural areas are eligible for this program. Funding may be used for feasibility studies, start-up costs, and incubator project

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

**9) Small Socially-Disadvantaged Producer Grant (SSDPG)**

- The primary objective of the SSDPG program is to provide technical assistance to small, socially-disadvantaged agricultural producers through eligible cooperatives and cooperative

development centers. Grants are awarded on a competitive basis. Each fiscal year, applications for the SSDPG program are solicited through a Notice of Funding Availability (NOFA) published in the Federal Register.

**Additional Information:**

- The maximum award amount per grant is \$200,000. Grants are available for Cooperative Development Centers, individual Cooperatives, or Groups of Cooperatives that serve socially disadvantaged groups and where a majority of the boards or directors or governing board is comprised of members of socially-disadvantaged groups.

**Eligibility**

- Grants may be made to Cooperatives, Groups of Cooperatives, and Cooperative Development Centers where a majority of the board of directors or governing board is comprised of individuals who are members of socially-disadvantaged groups. Applicants must be able to verify their legal structure in the State in which they are incorporated. Grants may not be made to public bodies or to individuals.
- An applicant must obtain a Dun and Bradstreet Data Universal Numbering System (DUNS) number and register in the System for Awards Management (SAM, formally managed by the Central Contractor Registry (CCR)) prior to submitting an application. An applicant must also provide their DUNS number in the application. An applicant must maintain its registration in SAM during the time its application is active. Finally, an applicant must have the necessary processes and systems in place to comply with certain reporting requirements, as long as it is not exempted from reporting.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit <http://www.outreach.usda.gov/grants/>.

## **10) Rural Energy for America Program (REAP) Grants/Renewable Energy Systems/Energy Efficiency Improvement Program**

- These programs provide grants for energy audits and renewable energy development assistance. Also provides funds to agricultural producers and rural small businesses to purchase and install renewable energy systems and make energy-efficiency improvements. Most rural projects that reduce energy use and result in savings for the agricultural producer or small business are eligible, including projects such as retrofitting lighting or insulation, or purchasing or replacing equipment with more efficient units. Eligible renewable energy projects include projects that produce energy from wind, solar, biomass, geothermal, hydro power, and hydrogen-based sources. The projects can produce any form of energy, including heat, electricity, or fuel.

**Additional Information:**

- Funding through this program can be used for research and feasibility studies, business planning, construction, land lease or purchase, equipment purchase, and training and technical assistance.

- Grants are limited to \$500,000 for renewable energy systems and \$250,000 for energy-efficiency improvements. Grant requests as low as \$2,500 for renewable energy systems and \$1,500 for energy-efficiency improvements will be considered. At least 20 percent of the grant funds awarded must be for grants of \$20,000 or less.

**Eligibility:**

- The program is designed to assist farmers, ranchers, and rural small businesses that are able to demonstrate financial need. All agricultural producers, including farmers and ranchers, who gain 50 percent or more of their gross income from the agricultural operations are eligible. Small businesses located in rural areas can also apply. Rural electric cooperatives may also be eligible.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).

**11) Rural Microentrepreneur Assistance Program (RMAP)**

- This program support the development and ongoing success of rural microentrepreneurs and microenterprises. Direct loans and grants are made to select microenterprise development organizations (MDOs). Loans can be used for working capital; purchase of furniture, fixtures, supplies, inventory, equipment, debt refinancing, business acquisitions, and purchase of real estate that is already improved. Grants may be used for technical assistance—education, guidance, or instruction to rural microentrepreneurs to prepare them for self-employment, improve the state of their existing rural microenterprises, increase their capacity in a technical aspect of their business, and assist them in achieving business preparedness that will allow them to obtain business loans independently.

**Additional Information:**

- Funding through this program can be used for research and feasibility studies, business planning, construction, land lease or purchase, equipment purchase, and training and technical assistance.
- An MDO may borrow a minimum of \$50,000 and a maximum of \$500,000 for a single loan under RMAP in a Federal fiscal year. A microborrower that has received financial assistance from an MDO is limited to a loan of \$50,000 or less. Eligible MDOs are automatically eligible to receive grants to provide technical assistance and training to microentrepreneurs who have received or are seeking a microloan under the RMAP. These grants are limited to 25 percent of the total outstanding balance of microloans made under RMAP. Technical assistance-only (TA-Only) grants will be made competitively to MDOs for the purpose of providing technical assistance and training to prospective borrowers. TA-Only grants will not exceed 10 percent of the amount of funding available for TA-Only grants as published annually in the Federal Register.



**Eligibility:**

- Nonprofit entities, Indian tribes, and public institutions of higher education are eligible for funding.

**Contact:**

- For more information please contact the New York Rural Development Office at (315) 477-6400, or visit [http://www.rurdev.usda.gov/HAD-CF\\_Grants.html](http://www.rurdev.usda.gov/HAD-CF_Grants.html).



## **Section II**

### **USDA National Institute of Food and Agriculture**

#### **1) Sustainable Agriculture Research and Education Program (SARE)**

- This program, administered by the National Institute of Food and Agriculture through cooperative agreements with regional offices in Northeast, North Central, Southern, and Western regions, advances sustainable innovations in American agriculture. Supports research on topics such as on-farm renewable energy, pest and weed management, sustainable communities, agro-forestry, marketing, and more

##### **Additional Information:**

- Funding can be used for research and feasibility studies (but no business planning), training, and technical assistance.
- Research and Education Grants range from \$10,000 to \$200,000 or more.
- Professional Development Grants range from \$20,000 to \$120,000.
- Producer Grants range from between \$1,000 and \$15,000.
- Other grant types in some regions.

##### **Eligibility:**

- Nonprofit organizations, researchers, and individual producers are eligible to apply.

##### **Contact:**

- Rob Hedberg at [rhedberg@nifa.usda.gov](mailto:rhedberg@nifa.usda.gov).

#### **2) Community Food Projects Competitive Grant Program**

- This program is designed to increase food security in low-income communities by developing linkages between sectors of the food system, supporting the development of entrepreneurial projects, and encouraging communities' long-term planning.

##### **Additional Information:**

- Funding through this program can be used for research and feasibility studies, business planning, construction, working capital, and marketing and promotion.
- Funding amounts range from \$10,000 to \$300,000, lasting 1 to 3 years.

##### **Eligibility:**

- Eligible applicants include nonprofit entities that need a one-time infusion of Federal assistance to establish and carry out multipurpose community food projects.

##### **Contact:**

- Jane Clary, National Program Leader, Nutrition/Extension: (202) 720-3891 or [jclary@nifa.usda.gov](mailto:jclary@nifa.usda.gov).

### 3) Beginning Farmers and Rancher Development Program

- This program provides funding to address the costs associated with education, training, outreach, and mentoring beginning farmers and ranchers, as long as the costs are normally allowable and reasonable. Funds can be used to pay beginning farmers to participate in the program; paid internships are allowed. Funds may be used for acquisition of non-fixed equipment for use on the project, including high tunnels. It may not be used for the planning, repair, rehabilitation, acquisition, or construction of buildings or facilities or to buy land, match International Development Association funds, purchase equipment for starting farm or ranch businesses, or for research activities

#### **Additional Information:**

- Funding can be used for training and technical assistance as well as equipment purchase (non-fixed).
- There is no minimum amount for each award but funding may not exceed \$250,000 for up to 3 years (\$750,000 total).

#### **Eligibility:**

- Collaborative, State, tribal, local or regionally based networks or partnerships of public or private entities, which may include the State cooperative extension service, community-based and nongovernmental organizations, colleges or universities (including institutions awarding associate degrees), or any other appropriate partner. Others may be eligible to apply.

#### **Contact:**

- Siva Sureshwaran, National Program Leader, Division of Agricultural Systems: (202) 720-7536 or [ssureshwaran@nifa.usda.gov](mailto:ssureshwaran@nifa.usda.gov).

### 4) Agriculture and Food Research Initiative (AFRI) – Global Food Security

- AFRI has seven “challenge” areas; this challenge area focuses on global food security. The long-term outcomes for this program are to increase food availability through increased sustainable food production and to decrease the number of food-insecure individuals, families, and communities by addressing key constraints to food accessibility and implementing solutions that enhance sustainable food systems. One program area relevant to food hubs is “Sustainable Food Systems to Reduce Hunger and Food Insecurity.” This program supports integrated research, education, and extension projects that increase food security by having access to improved sustainable local and regional food systems. Projects could include components such as, sustainable food production, processing, distribution, marketing, addressing policy and consumer issues, healthy food choices, farmer prosperity, and natural resource issues, such as increased biodiversity, clean water, and healthy soils.

#### **Additional Information:**

- Funding through this program can be used for research, education, and extension integrated projects, conference, and strengthening grants.

- In FY 2010, approximately \$19 million and \$15 million for FY 2012, was available to support the Global Food Security Challenge Area within AFRI. In 2010 for the Food Systems program, five projects up to \$1 million per year (\$5 million total) for up to 5 years were available.

**Eligibility:**

- Eligible applicants include colleges and universities, 1994 Land-Grant institutions, and Hispanic-serving agricultural colleges and universities.

**Contact:**

- Diana Jerkins, National Program Leader, Institute of Bioenergy, Climate and the Environment: (202) 401-6996 or [djerkins@nifa.usda.gov](mailto:djerkins@nifa.usda.gov).

## 5) NIFA Small Business Innovation and Research Program (SBIR)

- The Small Business Innovation Research (SBIR) program is a highly competitive program that encourages domestic small businesses to engage in Federal Research/Research and Development (R/R&D) that has the potential for commercialization. Through a competitive awards-based program, SBIR enables small businesses to explore their technological potential and provides the incentive to profit from its commercialization. By including qualified small businesses in the nation's R&D arena, high-tech innovation is stimulated and the United States gains entrepreneurial spirit as it meets its specific research and development needs.

**Additional Information:**

- Funds may be awarded up to \$100,000 for Phase I and up to \$450,000 for Phase II.
- Success rates for applicants have been about 14% for Phase I and 50-60% for Phase II.
- Projects dealing with agriculturally related manufacturing and alternative and renewable energy technologies are encouraged across all 2013 SBIR topic areas.
- For profit food hub and food system projects in development or expansion phase have received SBIR funding in the past.

**Eligibility:**

- Small businesses and small proprietorships that are in business for profit are eligible to submit applications to this program.
- Each organization submitting a proposal must qualify as a small business concern for research or research and development purposes.
- To be eligible for Phase II, applicants must be Phase I winners.

**Contact:**

- Charles F. Cleland, National Program Leader: (202) 401-6852 or [ccleland@nifa.usda.gov](mailto:ccleland@nifa.usda.gov).



## **Section III**

### **USDA Risk Management Agency**

#### **1) Risk Management Education and Outreach Partnership Cooperative Agreements Program**

- This program funds risk management strategies related to production (including crop insurance), marketing, legal, human, and financial issues. Possible projects could address risk management training related to production practices, including on-farm food safety; insurance; business planning and accounting; marketing and branding; and legal and succession planning. Funds may also be used to train and assist disadvantaged producers as well to create producer awareness (through community outreach) of crop insurance programs and other risk management tools and strategies.

##### **Additional Information:**

- Funding can be used for producer training in the five areas of risk (production, marketing, legal, human, and financial).
- Funding amounts range from \$20,000 to \$100,000.

##### **Eligibility:**

- Eligible applicants include for profit and nonprofit organizations, tribal organizations, community faith based organizations, producer groups, State agencies, and colleges or universities.

##### **Contact:**

- Lana Cusick: (202) 720-3325 or [lana.cusick@rma.usda.gov](mailto:lana.cusick@rma.usda.gov).

## **Section IV**

### **USDA Agricultural Marketing Service**

#### **1) Farmers Market Promotion Program (FMPP)**

- This program is designed to facilitate and promote farmers markets and other direct-to-consumer market channels for agricultural products. The emphasis of this program is on direct-to-consumer marketing including multi-farm CSAs and online buying clubs.

##### **Additional Information:**

- This funding can be used for research and feasibility studies, business planning, equipment purchase, and training and technical assistance.
- The maximum amount awarded for a proposal cannot exceed \$100,000. Approximately \$10 million each year is allocated for Fiscal Years 2011 and 2012.
- Competitive grants are awarded annually.

##### **Eligibility:**

- Eligible applicants include agricultural cooperatives, producer networks, producer associations, local governments, nonprofit organizations, public benefit corporations, economic development corporations, farmers market authorities, and tribal governments.

##### **Contact:**

- Carmen Humphrey, Program Manager: (202) 720-8317 or [Carmen.humphrey@ams.usda.gov](mailto:Carmen.humphrey@ams.usda.gov).

#### **2) Specialty Crop Block Grant Program**

- This program enhances the competitiveness of specialty crops (fruits, vegetables, tree nuts, dried fruits, horticulture, nursery crops, and floriculture), including locally grown and consumed specialty crops. This program also supports a State's specialty crop funding priorities, including Statewide and local food systems, all of which must solely support specialty crops, including school and community gardens; farm-to-school programs; good agricultural practices and good handling practices certification and training for farmers; development of cooperatives and local or regional e-commerce that support the processing, aggregation, and distribution of locally grown specialty crops; and improving access to specialty crops in underserved communities.

##### **Additional Information:**

- Funding through this program can be used for research and feasibility studies, business planning, marketing and promotion, and training and technical assistance.
- Funding amounts per award vary depending on the state, with awards in New York ranging from \$30,000 per project up to a maximum of \$100,000. Block grants are awarded directly to State departments of agriculture, which then award the funding to end-users.

**Eligibility:**

- Government organizations, not-for-profits and educational institutions are eligible to receive funding.
- Eligible crops are generally defined as fruits and vegetables, tree nuts, dried fruits, horticulture and nursery crops (including floriculture), herbs and spices. A detailed list of commonly recognized specialty crops is provided here:  
<http://www.ams.usda.gov/AMSv1.0/ams.fetchTemplateData.do?template=TemplateJ&navID=DefinitionofSpecialtyCrops&rightNav1=DefinitionofSpecialtyCrops&topNav=&leftNav=&page=SCBGPDefinitions&resultType=&acct=fvgrntprg>.
- Ineligible crops include livestock and dairy products (including eggs); range grasses, feed crops such as barley, corn, hay, oats, alfalfa, millet, flaxseed; food grains such as rice, rye and wheat; oil crops such as soybean and sunflower; tofu; and marine or freshwater fish/shellfish. A detailed list of ineligible crops is provided here:  
<http://www.ams.usda.gov/AMSv1.0/ams.fetchTemplateData.do?template=TemplateJ&navID=DefinitionofSpecialtyCrops&rightNav1=DefinitionofSpecialtyCrops&topNav=&leftNav=&page=SCBGPDefinitions&resultType=&acct=fvgrntprg>.

**Contact:**

- For more information on New York State's Specialty Crop Block Grant Program, please visit the following site: <http://www.agriculture.ny.gov/AP/slide/SpecialtyCrop.html>.
- Trista Etzig: (202) 690-4942 or [trista.etzig@usda.gov](mailto:trista.etzig@usda.gov); John Miklozek: (202) 720-1403 or [john.miklozek@usda.gov](mailto:john.miklozek@usda.gov); or Jenny Greer: (202) 205-3941 or [jenny.greer@usda.gov](mailto:jenny.greer@usda.gov).

**3) Federal-State Marketing Improvement Program (FSMIP)**

- This program provides matching funds to States to explore barriers, challenges, and opportunities in marketing, transporting, and distributing food and agricultural products. Because of the program's broad flexibility, many types of projects are possible, such as determining market demand for local products, evaluating online marketing tools such as MarketMaker, developing protocols for harvesting excess crops for food banks, and developing food hub business plans.

**Additional Information:**

- Funding can be used for research and feasibility studies, business planning, marketing and promotion, equipment rental, building or room rental, and training and technical assistance.
- Grant amounts average \$50,000 and generally range from \$25,000 to \$135,000.

**Eligibility:**

- Eligible applicants include state departments of agriculture, which often partner with local organizations. This is not a grant program for individuals or individual businesses.

**Contact:**

- Organizations with innovative marketing projects should contact Jonathon Thomson at the New York State Department of Agriculture and Markets at [Jonathon.thomson@agriculture.ny.gov](mailto:Jonathon.thomson@agriculture.ny.gov) to discuss their project and the FSMIP process.

- You may also contact Janise Zygmunt, Staff Officer: (202) 720-5024 or [Janise.zygmunt@ams.usda.gov](mailto:Janise.zygmunt@ams.usda.gov).





## **Section V**

### **USDA Farm Service Agency**

#### **1) Farm Storage Facility Loan Program**

- This program provides low-interest financing for producers to build or upgrade on-farm storage and handling facilities. This program finances the purchase, construction, or refurbishment of farm storage facilities including on-site storage, cooling, cribs, bins, safety equipment, and cooling and monitoring devices, including off-farm labor and materials. Examples of funding include building grain, hay, and storage facilities; permanently affixed cooling, circulating, and monitoring equipment; new concrete foundations, aprons, pits, and pads, including site preparation, labor and material; and new conventional cribs or bins designed for whole grain storage. This is a loan program, not a grant program.

#### **Additional Information:**

- Funding through this program can support research and feasibility studies, business planning (attorney or archeological fees permitted), construction and equipment purchase.
- Funding amounts per award can be up to \$500,000.

#### **Eligibility:**

- Awardees must produce an eligible facility loan commodity. The producer can be any person who is a landowner, landlord, leaseholder, or tenant. The awardee must have a satisfactory credit rating and demonstrate the ability to repay the facility loan. The facility must be used solely by the borrower(s) and not for commercial purposes.

#### **Contact:**

- For more information, please contact the New York State Farm Service Agency office at (315) 477-6300 or Toni Williams, Program Manager: (202) 720-2270 or [toni.williams@wdc.usda.gov](mailto:toni.williams@wdc.usda.gov).

## **Section VI**

### **USDA Natural Resources Conservation Service**

#### **1) Environmental Quality Incentives Program (EQIP)**

- Farmers and ranchers promoting agricultural production and environmental quality can receive technical and cost-share assistance from EQIP. EQIP supports the installation or implementation of structural and management practices on eligible agricultural land.

##### **Additional Information:**

- Funding can be used for technical help to develop conservation plans and financial assistance to help implement conservation practices. Under certain circumstances, payments may include training assistance and other services from Technical Service Providers.
- Funding is limited to \$300,000 in any 6-year period per entity, except in cases of special environmental significance including projects involving methane digesters, as determined by USDA. Projects with organic production benefits are capped at \$20,000 annually or \$80,000 in any six-year period.

##### **Eligibility:**

- Eligible applicants include owners of land in agricultural or forest production or persons who are engaged in livestock, agricultural, or forest production on eligible land and who have a natural resource concern. Tribal lands are also eligible.

##### **Contact:**

- Please contact the New York State NRCS Office at (315) 477-6504 or visit <http://www.nrcs.usda.gov/wps/portal/nrcs/main/ny/contact/>.

#### **2) Conservation Innovation Grants (CIG)**

- This program focuses on stimulating the development and adoption of innovative conservation approaches and technologies, benefiting agricultural producers by providing more options for environmental enhancement and compliance with Federal, State and local regulations. This program does not fund research studies or business planning.

##### **Additional Information:**

- Funding can be used for feasibility studies, marketing and promotion, and training and technical assistance.
- Funding is announced annually. Funds for single- or multi-year (not to exceed 3 years) projects are awarded through a nationwide competitive grants process.
- State competition up to \$75,000 and National competition up to \$1 million in grant sizes.
- At least 50 percent of the total cost of the project must come from non-Federal matching funds.

**Eligibility:**

- Eligible applicants include non-federal governmental or non-governmental organizations, tribes, or individuals.

**Contact:**

- Gregorio Cruz: (202) 720-8071 or [gregorio.cruz@wdc.usda.gov](mailto:gregorio.cruz@wdc.usda.gov).



## **Section VII**

### **U.S. Department of Commerce**

#### **1) EDA Public Works and Economic Development Program**

- This program supports the construction or rehabilitation of essential public infrastructure and facilities to help communities and regions leverage their resources and strengths to create new and better jobs, drive innovation, become centers of competition in the global economy, and ensure resilient economies. Projects funded through this program include investments in water and sewer systems, broadband, industrial access roads, industrial and business parks, port facilities, rail spurs, skill-training facilities, business incubator facilities, and brownfield redevelopment.

##### **Additional Information:**

- In 2010, the average investment was \$1.7 million; investments ranged from \$500,000 to \$2 million. This average is informational only and is not intended to restrict the size of future awards.

##### **Eligibility:**

- Eligible applicants include district organizations; Indian tribes or a consortium of Indian tribes; State, city or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, and consortiums of political subdivisions; institutions of higher education or consortium of institutions of higher education; and public or private nonprofit organizations or associations acting in cooperation with officials of a political subdivision of a State.

##### **Contact:**

- For more information please contact the EDA Philadelphia Office at (215) 597-4603.

#### **2) EDA Economic Adjustment Assistance Program (EAA)**

- This program provides a wide range of construction and non-construction assistance, including public works, technical assistance, strategies, and revolving loan fund projects, in regions experiencing severe economic dislocations that may occur suddenly or over time. EAA is designed to respond flexibly to pressing economic-recovery issues and is well suited to help address challenges faced by U.S. communities and regions.

##### **Additional Information:**

- This funding can be used for feasibility studies, planning, technical assistance, construction, equipment purchase and working capital (revolving loan funds).
- In 2010, average size of an investment was \$550,000; investments ranged from \$100,000 to \$1,250,000. However, this average is informational only and is not intended to restrict the size of future awards.

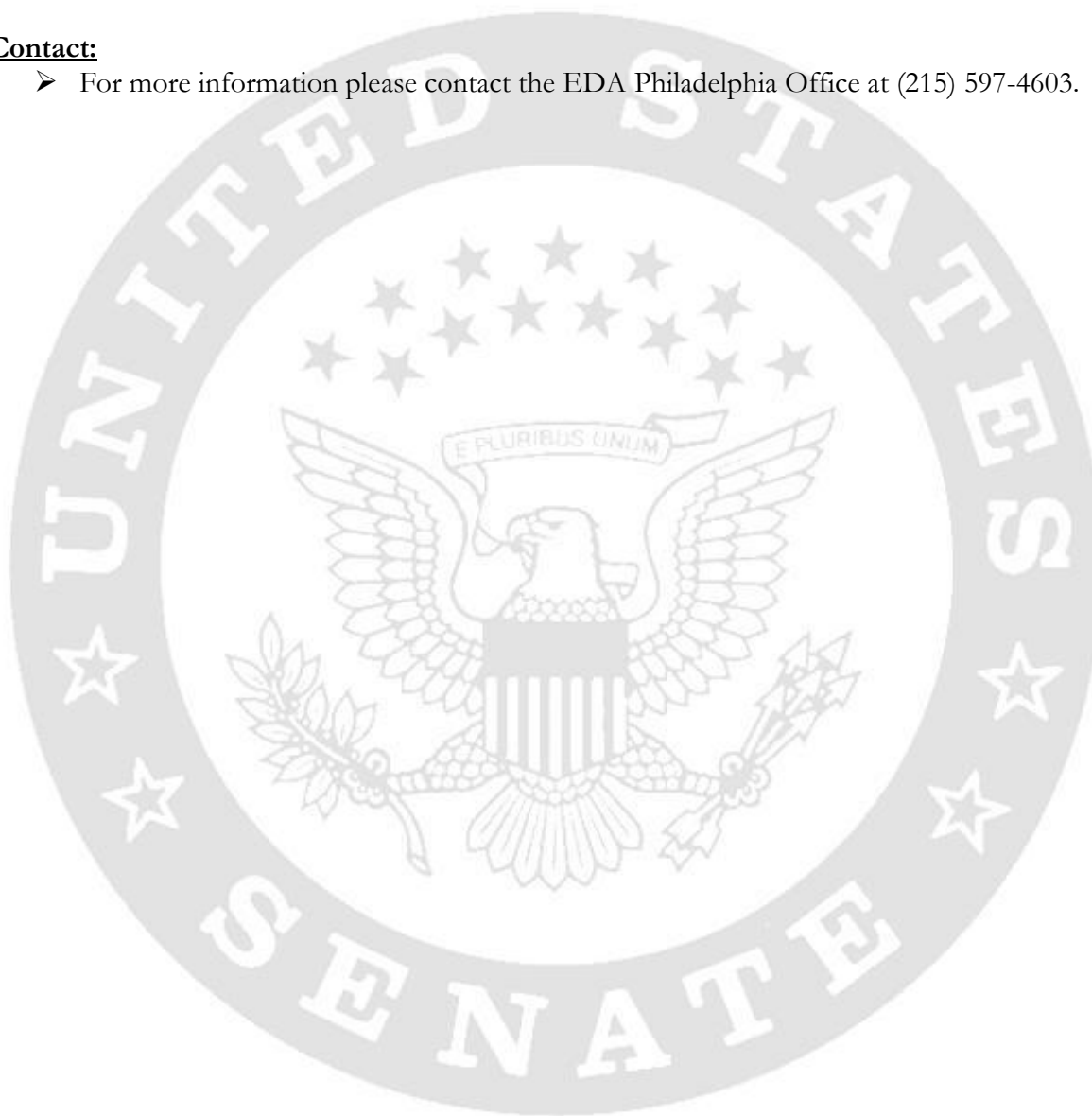


**Eligibility:**

- Eligible applicants include district organizations; Indian tribes or a consortium of Indian tribes; State, city or other political subdivision of a State, including a special purpose unit of a State or local government engaged in economic or infrastructure development activities, and consortiums of political subdivisions; institutions of higher education or consortium of institutions of higher education; and public or private nonprofit organizations or associations acting in cooperation with officials of a political subdivision of a State.

**Contact:**

- For more information please contact the EDA Philadelphia Office at (215) 597-4603.



## **Section VIII**

### **U.S. Department of Health and Human Services (HHS)**

#### **1) Communities Putting Prevention to Work**

- This program funds 50 communities through 2-year cooperative agreements to implement obesity, nutrition, physical activity, and tobacco-control strategies. Funds are for policy, environmental, and systems change initiatives. Recipients may only expend funds for reasonable program purposes, including personnel, travel, supplies, and contractual services to reduce members' risk. Funds must be used to prevent and delay chronic disease, promote wellness, or better manage chronic conditions in the following areas: to increase levels of physical activity, to improve nutrition (such as increasing fruit and vegetable consumption or reducing salt and trans fats), to decreasing smoking prevalence and teen smoking initiation, and to decrease exposure to secondhand smoke. Funds cannot be used for research, clinical care, or to purchase furniture or equipment.

#### **Additional Information:**

- Funding can be used for training and technical assistance.
- Most award sizes range from \$1 million to \$16 million for obesity and tobacco prevention.

#### **Eligibility:**

- Eligible applicants include programs in State and territorial health departments and their bona fide agents.
- Funding is specifically directed to State and local health departments for evidence-based clinical and community-based prevention and wellness activities.

#### **Contact:**

- Technical Information Management Section, Department of Health and Human Services, CDC Procurement and Grants Office, 2920 Brandywine Road, MS E-14, Atlanta, GA 30341 or (770) 488-2700.

#### **2) Community Transformation Grants**

- This program is focused on creating healthier communities by building capacity to implement policy, environmental, programmatic, and infrastructure changes. Supports implementation of interventions in five strategic areas:
  - Changes in weight
  - Changes in proper nutrition
  - Changes in physical activity
  - Changes in tobacco use prevalence
  - Changes in emotional well-being and overall mental health

Capacity-building awards help build coalitions, train staff, conduct needs assessment, and develop action plans. For example, they might create social and physical environments that

support healthy living and ensure that healthy choices are the easy choice by increasing the availability of and access to healthy and affordable food options such as fresh fruits and vegetables. They might increase consumer choice and eliminate food deserts. Implementation awards help communities operate programs that improve health and wellness. Note that these grants do not permit research, but recipients may carry out evaluation activities to document the impact of their funded programs.

**Additional Information:**

- Funds may be used for training, technical assistance and evaluation studies.
- In 2011, Capacity-building awards were between \$50,000 and \$500,000. Implementation awards were between \$500,000 and \$10 million for States, local governments and nonprofit organizations; between \$50,000 and \$150,000 for territories; and between \$100,000 and \$500,000 for tribal and American Indian/Alaska Native consortia.

**Eligibility:**

- Eligible applicants include State and local jurisdictions, national networks of community based organizations, State or local nonprofits, and Native American tribes.

**Contact:**

- John R. Lehnherr: [ctg@cdc.gov](mailto:ctg@cdc.gov) or [jrl5@cdc.gov](mailto:jrl5@cdc.gov).

### **3) Community Economic Development Grants**

- This program provides technical and financial assistance for the creation of employment and business opportunities in low-income communities. This program serves the dual purposes of facilitating access to healthy food options and creating job and business development opportunities in low-income communities. Includes projects addressing the elimination of food deserts and that finance grocery stores, farmers markets, and other retail sources that provide access to fresh nutritious food. Includes projects that collaborate in the Healthy Food Financing Initiative through New Market Tax Credits; Community Development Financial Institution Funds; or loans, grants, or promotions through the U.S. Department of Agriculture. Uses for funding include startup or expansion of businesses or commercial activities; capital expenditures such as the purchase of equipment or real property; allowable operating expenses; and loans or equity investments. Types of projects funded include business incubators, shopping centers, manufacturing businesses, and agriculture initiatives. This program also finances grocery stores, farmers markets, and other sources of fresh food.

**Additional Information:**

- Funding may be used for construction, marketing and promotion, working capital, training, technical assistance, equipment purchase, and land lease or purchase.
- Up to \$20 million is available through the program, with 20 to 25 grants awarded annually. The maximum grant award is \$800,000. Funds may cover project costs for business start-up or expansion and the development of new products and services that focus on the elimination of food deserts or that provide communities with access to healthy foods.

**Eligibility:**

- Eligible applicants include private, nonprofit community development corporations (CDCs) having a 501 (c)(3) status and experienced in developing and managing economic development projects. Faith-based and community organizations are also eligible to apply.
- For purposes of this grant program, the CDCs must be governed by a board of directors consisting of residents of the community and business and civic leaders.
- The principal purpose of the CDCs must be planning, developing, or managing low-income housing or community development activities.

**Contact:**

- Thom Campbell, Office of Community Services, Administration for Children and Families: 370 L'Enfant Promenade SW, Washington, DC 20447 or (202) 401-5483 or [thom.campbell@acf.hhs.gov](mailto:thom.campbell@acf.hhs.gov).



## **Section IX**

### **U.S. Department of Housing and Urban Development (HUD)**

#### **1) Sustainable Community Regional Planning Grant**

- This program supports planning efforts that integrate housing, land use, economic and workforce development, transportation, and infrastructure investments. Places a priority on partnerships, including nontraditional partnerships such as arts and culture, recreation, public health, food systems, regional planning agencies, and public education entities. There are two funding categories:
  - Group 1 Funds can be used to support the preparation of regional plans for sustainable development. Funds will support stakeholder-driven visioning- and scenario-planning exercises that address and harmonize critical land use and investment decisions, support cost-effective and sustainable transportation and water infrastructure investments, designate lands for conservation and ongoing agricultural use, proactively consider risks from disasters and climate change, and develop sophisticated mapping resources that communities can access to address these and other regional planning issues.
  - Group 2 Funds can be used to support efforts to modify existing regional plans. Eligible activities include tasks necessary to develop a regional plan for sustainable development and align investments with this plan; to improve management capability to implement the plan; and to develop relevant policy, planning, and evaluation capacity.

#### **Additional Information:**

- Funds can be used for research and feasibility studies, business planning, land lease or purchase, training and technical assistance.
- In FY 2011, \$67 million was available, including \$17.5 million committed to regions with a population of less than 500,000.
- Grants range from \$400,000 to \$5 million per award.

#### **Eligibility:**

- Eligible entities include multi-jurisdictional and multi-sector partnership consisting of a consortium of government entities and nonprofit partners.

#### **Contact:**

- Dwayne S. Marsh: (202) 402-6316 or [SustainableCommunities@hud.gov](mailto:SustainableCommunities@hud.gov).

#### **2) Community Challenge Grant**

- This program fosters reform and reduces barriers to achieving affordable, economically vital, and sustainable communities. Can be used for efforts such as amending or replacing local master plans, zoning and building codes to promote mixed-use development, and the rehabilitation of older buildings and structures with the goal of promoting sustainability at the local and neighborhood levels. Eligible activities include: development and

implementation of local, corridor, or district plans and strategies that promote livability and sustainability while avoiding residential and small business displacement; comprehensive reviews to develop and prioritize revisions to zoning codes, ordinances, building standards, administrative regulations or actions, or other laws to remove barriers and promote sustainable and mixed-use development; develop building codes that balance energy-efficient rehabilitation of older structures and the creation affordable and healthy housing; and development of community-scale energy strategies and implementation plans and climate adaptation plans.

**Additional Information:**

- Funding may be used for research and feasibility studies, business planning, land lease or purchase, training and technical assistance.
- In FY 2011, \$28 million was available, including \$3 million set aside for jurisdictions with populations under 50,000. The minimum award size is \$100,000 and the maximum award is \$3 million.

**Eligibility:**

- Eligible entities include State and local governments, including U.S. territories, tribal governments, political subdivisions of State or local governments and multi-State or multi-jurisdictional groupings.

**Contact:**

- Sunaree K. Marshall: (202) 402-6011 or [SustainableCommunities@hud.gov](mailto:SustainableCommunities@hud.gov).

### **3) Community Development Block Grant**

- This program works to ensure decent affordable housing, to provide services to the most vulnerable in our communities, and to create jobs through the expansion and retention of businesses. The CDBG program contains many program areas: Entitlement Communities, State Administered CDBG, Section 108 Loan Guarantee Program, Insular Areas, Disaster Recovery Assistance, and the Neighborhood Stabilization Program. Activities must be CDBG-eligible and meet one of the following three national objectives of the CDBG program: benefit low- or moderate-income persons, prevent or eliminate slums or blighted areas, or address an urgent community development need.

**Additional Information:**

- Funding may be used for land lease or purchase, construction, equipment purchase, working capital and training and technical assistance.
- Funding through this program is provided through annual grants on a formula basis to local governments and States.

**Eligibility:**

- States, metropolitan cities, urban counties and non-entitlement communities are eligible.
- If you are not one of these entities, you must work with one of these eligible organizations to access funding for your project.

**Contact:**

- To learn more about this program and/or find out who the CDBG awardees are in your area, please contact Stan Gimont, Director, Office of Block Grant Assistance: (202) 708-3587.

**4) Rural Housing and Economic Development Program**

- This program provides for capacity building at the State and local level for rural housing and economic development and to support innovative housing and economic development activities in rural areas. Possible activities include: preparation of plans, architectural drawings, acquisition of land and buildings, demolition, provision of infrastructure, purchase of materials and construction costs, use of local labor markets, job training and counseling for beneficiaries, and financial services. Other possible activities include financial counseling; application of innovative construction methods; provision of financial assistance to businesses and developers; and the establishment of CDFIs, lines of credit, revolving loan funds, microenterprises, and small business incubators.

**Additional Information:**

- Funds may be used for construction, land lease or purchase, equipment purchase, working capital, and training and technical assistance.

**Eligibility:**

- Eligible applicants include local rural nonprofits, community development corporations, federally-recognized Indian tribes, State housing finance agencies, and State community and economic development agencies.

**Contact:**

- Thann Young, Community Planning and Development Specialist, 451 7<sup>th</sup> Street SW, Washington, DC 20410 or (877) 787-2526 or (202) 708-2290.

## **Section X**

### **U.S. Department of Treasury**

#### **1) Community Development Financial Institutions (CDFI) Program (apply to a CDFI)**

- The CDFI Program has two distinct components: financial assistance (FA) and technical assistance (TA). In both cases, funding goes to financial intermediaries (CDFIs) who provide finance to third parties. This program does not provide direct funding to specific projects, but CDFIs can choose to fund almost any aspect of a project. FA awards can be used for financing capital, loan loss reserves, capital reserves, and operations. TA awards can be used for personnel (salary and fringe benefits), training, travel, professional services, materials and supplies, equipment and other capital expenditures, and other service delivery-related costs.

##### **Additional Information:**

- Funding may be used for research, feasibility studies, business planning, construction, land lease or purchase, marketing and promotion, working capital, equipment purchase, training, and technical assistance.
- FA awards are up to \$2 million. TA awards are usually awarded up to \$100,000.

##### **Eligibility:**

- Eligible applicants include certified CDFIs (financial institutions such as banks, thrifts, credit unions, loan funds, and venture capital funds) with a principal mission of serving underserved populations or distressed communities.
- Food hubs/food systems should contact a local CDFI to learn about funding opportunities.

##### **Contact:**

- To learn more about this program and/or to find out who your local CDFI(s) may be, please contact Ruth Jaure, CDFI Program Manager: (202) 622-9156 or [jaurer@cdfi.treas.gov](mailto:jaurer@cdfi.treas.gov).

#### **2) New Market Tax Credit (apply to Community Development Entity)**

- Similar to the CDFI Program, the New Markets Tax Credit program makes allocations to financial entities called Community Development Entities (CDEs). CDEs use the tax credits to raise capital, which is then invested in projects as debt or equity. Individuals trying to fund specific projects should work with CDEs that received allocations, rather than apply directly to the CDFI Fund.

##### **Additional Information:**

- Funding through this program is used for working capital.
- There is \$250 million in authority for the NMTC and \$25 million for financial assistance to CDFIs devoted to helping finance healthy food options. The NMTC credit is taken over a 7-



year period and equals 39 percent of the amount of original investment. The credit rate is 5 percent of the original investment amount in each of the first 3 years and 6 percent of the original investment amount in each of the final 4 years.

**Eligibility:**

- Eligible applicants include certified community development entities (CDEs), or entities that have CDE certification applications pending with the CDFI fund. Food hubs are advised to contact a local CDE to learn more about funding opportunities.

**Contact:**

- To learn more about this program and/or find out who your local CDE(s) may be, please contact Robert Ibanez, NMTC Program Manager, (202) 927-6232 or [cdfihelp@cdfi.treas.gov](mailto:cdfihelp@cdfi.treas.gov).



## Section XI

### Appalachian Regional Commission (ARC)

- The Appalachian Regional Commission (ARC) is a regional economic development agency that represents a partnership of federal, state, and local government. ARC funds projects that address the four goals identified in the Commission's strategic plan:
  - Increase job opportunities and per capita income in Appalachia to reach parity with the nation.
  - Strengthen the capacity of the people of Appalachia to compete in the global economy.
  - Develop and improve Appalachia's infrastructure to make the Region economically competitive.
  - Build the Appalachian Development Highway System to reduce Appalachia's isolation.
- Each year ARC provides funding for several hundred projects in the Appalachian Region, in areas such as business development, education and job training, telecommunications, infrastructure, community development, housing, and transportation. These projects create thousands of new jobs; improve local water and sewer systems; increase school readiness; expand access to health care; assist local communities with strategic planning; and provide technical and managerial assistance to emerging businesses.

#### 1) ARC Project Grants

- Most ARC project grants originate at the state level and can fund everything from business development and entrepreneurship to education and training and physical infrastructure, including food hubs and food systems.

#### Additional Information:

- ARC expects grantees to contribute matching resources to projects, to the extent they are able to do so, and to seek additional non-ARC funding assistance in a diligent manner. ARC has specific requirements for matching funds; individual states may have additional requirements. State ARC program managers or local development districts can provide information about state matching requirements.
- Eligible activities for ARC project grants include:
  - **Business Development and Entrepreneurship**  
ARC makes a wide range of grants to public and private nonprofit organizations to help firms create and retain jobs in the Region. Examples of grants include
    - industrial site development;
    - business incubators;
    - special technical assistance and training; and
    - expansion of domestic and foreign markets.
 ARC also capitalizes loan funds that improve access to capital for Appalachian businesses and can support other activities that foster entrepreneurship. Business development grants typically include participation of other federal agencies. In distressed areas, ARC assistance may provide up to 80 percent of the total cost of a project.

- **Education and Training**

ARC funds projects that develop, support, or expand education and training programs. Eligible activities include teacher and administrator training; material, equipment, and computer purchases; building renovations; and start-up operational costs for new programs.

ARC-supported education projects range from early childhood and K-12 programs to post-secondary education programs that are oriented towards a specific degree or certificate. Students in these programs become ready for kindergarten, obtain their high school diplomas or GEDs, enroll in post-secondary education, or enter the workforce.

Training programs funded by ARC assist workers in upgrading job skills or learning new skills in order to retain current jobs in the face of increasing global competition, become eligible for better-paying positions, or obtain new jobs.

- **Health Care**

ARC health care grants can be made for equipment and demonstration projects, and in special cases for renovation and construction of facilities. The ARC health program focuses on the development of rural primary care networks in distressed counties and areas. Eligible activities include support of rural health clinics and small hospitals; of programs that eliminate gaps in the delivery of health services, especially to children and the elderly; of projects that address infant mortality reduction, oral and mental health, and health planning activities; of telemedicine networks as a means of universal access to comprehensive health care; and of projects that increase the availability of health care workers.

- **Physical Infrastructure**

**Basic Infrastructure.** ARC provides funds for basic infrastructure services, including water and sewer facilities, that enhance economic development opportunities or address serious health issues for residential customers.

**Housing.** ARC supports projects that stimulate the construction or rehabilitation of housing for low- and moderate-income residents. ARC housing grants fund planning, technical services, and other preliminary expenses of developing housing projects, as well as demolition and necessary site improvements, including excavation, land fills, land clearing and grading; and infrastructure improvements, such as water and sewer system construction.

**Telecommunications.** ARC funds a number of telecommunications activities, including strategic community planning, equipment acquisition, and hardware and software for network building. ARC funds can be used for strategic telecommunications planning activities, telecommunication service inventory and assessment activities, aggregation of demand projects, community awareness information technology (IT) outreach training programs, sector-specific training programs in IT/e-commerce for small and medium-sized businesses, activities related to assisting in the development of IT business development, the acquisition of telecommunications equipment and related software, general operational and administrative expenses associated with project implementation,

the installation of telecommunication infrastructure necessary to implement projects or support the development of IT incubators or "Smart Parks," and limited telephone line charge expenses associated with the implementation of projects.

- **Leadership Development and Civic Capacity**

Eligible activities include the development and implementation of community-based strategic plans; training for citizen leaders (both adult and youth leaders), local officials, and management staff from nonprofit community organizations; organizational support for community organizations, and other activities that help build a community's capacity to mobilize resources, gain leadership experience, and strengthen community institutions and partnerships.

**Eligibility:**

- Only projects in the following New York State counties are eligible for ARC funding: Allegany, Broome, Cattaraugus, Chautauqua, Chemung, Chenango, Cortland, Delaware, Otsego, Schoharie, Schuyler, Steuben, Tioga, and Tompkins.
- Program grants are awarded to state and local agencies and governmental entities (such as economic development authorities), local governing boards (such as county councils), and nonprofit organizations (such as schools and organizations that build low-cost housing).

**Contact:**

- Potential applicants should contact Kyle Wilber, Appalachian Program Manager, New York State Department of State at (518) 473-3355 or [kwilber@dos.state.ny.us](mailto:kwilber@dos.state.ny.us) to request a preapplication package.
- Because individual states may limit ARC funding to specific areas, state ARC program managers should be consulted for information on their state's ARC funding priorities.
- The local development district serving the county in which the project is located may provide guidance on a project's eligibility for funding and assistance in preparing a grant application. More information on your local development district, including contact information, can be found at the following link:  
<http://www.arc.gov/about/LocalDevelopmentDistrictsinNewYork.asp>.



## **Section XI**

### **U.S. Small Business Administration**

#### **1) 7(a) Loan Program**

- The 7(a) Loan Program is SBA's primary program to help start-up and existing small businesses obtain financing when they might not be eligible for business loans through normal lending channels. SBA itself does not make loans, but rather guarantees a portion of loans made and administered by commercial lending institutions.

#### **Additional Information:**

- 7(a) loans are the most basic and most commonly used type of loans. They are also the most flexible, since financing can be guaranteed for a variety of general business purposes, including working capital, machinery and equipment, furniture and fixtures, land and building (including purchase, renovation and new construction), leasehold improvements, and debt refinancing (under special conditions).
- All 7(a) loans are provided by lenders who are called participants because they participate with SBA in the 7(a) program. Not all lenders choose to participate, but most American banks do. There are also some non-bank lenders who participate with SBA in the 7(a) program which expands the availability of lenders making loans under SBA guidelines.

#### **Eligibility:**

- The eligibility requirements are designed to be as broad as possible in order that this lending program can accommodate the most diverse variety of small business financing needs. All businesses that are considered for financing under SBA's 7(a) loan program must: meet SBA size standards, be for-profit, not already have the internal resources (business or personal) to provide the financing, and be able to demonstrate repayment.
- Eligibility factors for all 7(a) loans include: size, type of business, use of proceeds, and the availability of funds from other sources.
- Please note that farms and agricultural businesses are eligible, but these applicants should first explore Farm Service Agency (FSA) programs, particularly if the applicant has a prior or existing relationship with FSA.

#### **Contact:**

- For more information, please visit:  
<http://www.sba.gov/category/navigation-structure/loans-grants/small-business-loans/sba-loan-programs/7a-loan-program>.
- To find contact information for the SBA District Office that serves your area to further discuss this program, please visit the following site: <http://www.sba.gov/tools/local-assistance/districtoffices>.

## 2) CDC/504 Loan

- The CDC/504 loan program is a long-term financing tool for economic development within a community. The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. A Certified Development Company is a nonprofit corporation set up to contribute to the economic development of its community. CDCs work with the SBA and private-sector lenders to provide financing to small businesses. There are about 270 CDCs nationwide, with each covering a specific geographic area.

### Additional Information:

- Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.
- Interest rates on 504 loans are pegged to an increment above the current market rate for five-year and 10-year U.S. Treasury issues. Maturities of 10 and 20 years are available. Fees total approximately three (3) percent of the debenture and may be financed with the loan.

### Eligibility:

- To be eligible, the business must be operated for profit and fall within the size standards set by the SBA.
- Under the 504 Program, the business qualifies as small if it does not have a tangible net worth in excess of \$7.5 million and does not have an average net income in excess of \$2.5 million after taxes for the preceding two years.
- Loans cannot be made to businesses engaged in speculation or investment in rental real estate.

### Contact:

- For more information, please visit: <http://www.sba.gov/content/cdc504-loan-program>
- To find contact information for the SBA District Office that serves your area to further discuss this program, please visit the following site: <http://www.sba.gov/tools/local-assistance/districtoffices>.

## 3) Microloans

- The Microloan Program provides very small loans to start-up, newly established, or growing small business concerns. Under this program, SBA makes funds available to nonprofit community based lenders (intermediaries) which, in turn, make loans to eligible borrowers in amounts up to a maximum of \$35,000. The average loan size is about \$13,000. Applications are submitted to the local intermediary and all credit decisions are made on the local level.

**Additional Information:**

- The maximum term allowed for a microloan is six years. However, loan terms vary according to the size of the loan, the planned use of funds, the requirements of the intermediary lender, and the needs of the small business borrower. .

**Contact Information:**

- For more Information, please visit the following site:  
<http://www.sba.gov/content/microloan-program>



## Letters of Support from Senator Gillibrand

While Senator Gillibrand does NOT decide which organizations are awarded grants or other federal funding, there are instances in which it is appropriate for the Senator to write a letter of support for an application. If you wish to request a letter of support for your application, you must supply Senator Gillibrand with the following:

1. A description of your organization,
2. Summary of the application,
3. a description of what the money will be used for, and
4. a draft letter of support

Please forward this information by email to [grants@gillibrand.senate.gov](mailto:grants@gillibrand.senate.gov) or by mail to the nearest regional office:

### **Capitol District**

Senator Kirsten E. Gillibrand  
Leo W. O'Brien Federal Office Building  
1 Clinton Square  
Room 821  
Albany, NY 12207  
Tel: (518) 431-0120  
Fax: (518) 431-0128

### **Buffalo/Western New York**

Senator Kirsten E. Gillibrand  
Larkin at Exchange  
726 Exchange Street, Suite 511  
Buffalo, NY 14210  
Tel: (716) 854-9725  
Fax: (716) 854-9731

### **Hudson Valley Office**

PO Box 893  
Mahopac, NY 10541  
Tel: (845) 875-4585  
Fax: (845) 875-9099

### **Long Island**

Senator Kirsten E. Gillibrand  
155 Pinelawn Road  
Suite 250 North  
Melville, NY 11747  
Tel: (631) 249-2825  
Fax: (631) 249-2847

### **New York City**

Senator Kirsten E. Gillibrand  
780 Third Avenue  
Suite 2601  
New York, New York 10017  
Tel. (212) 688-6262  
Fax (212) 688-7444

### **North Country**

Senator Kirsten E. Gillibrand  
PO Box 273  
Lowville, NY 13367  
Tel. (315) 376-6118  
Fax (315) 376-6118

### **Rochester Region**

Senator Kirsten E. Gillibrand  
Kenneth B. Keating Federal Office Building  
100 State Street  
Room 4195  
Rochester, NY 14614  
Tel. (585) 263-6250  
Fax (585) 263-6247

### **Westchester County** (For address, please call)

Senator Kirsten E. Gillibrand  
Tel. (914) 725-9294  
Fax (914) 472-5073



**Syracuse/Central New York**

Senator Kirsten E. Gillibrand  
James M. Hanley Federal Building  
100 South Clinton Street  
Room 1470  
PO Box 7378  
Syracuse, NY 13261  
Tel. (315) 448-0470  
Fax (315) 448-0476

**Washington D.C.**

Senator Kirsten E. Gillibrand  
United States Senate  
478 Russell Senate Office Building  
Washington, DC 20510  
Tel. (202) 224-4451  
Fax (202) 228-0282



## Grant Guide Order Form

If you would like to order additional grant guides from our office, please indicate what guides you would like to have and complete the below address information. If you have any questions, please contact us at 212.688.6262.

### Guide

- |   |  |
|---|--|
| <input type="checkbox"/> Affordable Housing<br><input type="checkbox"/> Ag/ Rural Development<br><input type="checkbox"/> At Risk Youth / Anti Gang<br><input type="checkbox"/> Broadband<br><input type="checkbox"/> Brownfields/Superfund Site Cleanup<br><input type="checkbox"/> City Infrastructure<br><input type="checkbox"/> Faith-Based / Community Initiatives<br><input type="checkbox"/> Fire and Emergency Services<br><input type="checkbox"/> General Grants<br><input type="checkbox"/> Green Energy and Clean Technology<br><input type="checkbox"/> Green Schools<br><input type="checkbox"/> Higher Education<br><input type="checkbox"/> Historic Preservation/Arts/Culture/Tourism | <input type="checkbox"/> Home Heating and Weatherization<br><input type="checkbox"/> Homeland Security<br><input type="checkbox"/> Innovation and Cluster Based Economic Development<br><input type="checkbox"/> K-12 Education and Libraries<br><input type="checkbox"/> Lead Paint Remediation<br><input type="checkbox"/> Minority and Women Owned Business<br><input type="checkbox"/> Obesity Prevention / Nutritious Foods<br><input type="checkbox"/> Senior Services<br><input type="checkbox"/> Small Business<br><input type="checkbox"/> Social Services /Community Groups<br><input type="checkbox"/> Veterans Services<br><input type="checkbox"/> Water and Wastewater Funding |
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Mail to: **Senator Kirsten Gillibrand, 780 Third Ave, 26<sup>th</sup> Floor, New York New York 10017**

**Name:** \_\_\_\_\_

**Title:** \_\_\_\_\_

**Organization:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City, State, ZIP:** \_\_\_\_\_

## Casework Form

If you have encountered a problem involving a federal government agency or federally subsidized benefit that you have not been able to successfully resolve, Senator Kirsten Gillibrand's staff of constituent liaisons may be able to assist you in the following areas:

**Employment Issues:** including assistance with disability benefits, employer-provided health care plans and COBRA, Family Medical Leave Act (FMLA) benefits, pensions, unemployment benefits, Federal and State Workers Compensation claims, and retirement-related issues.

**Consumer Affairs:** including assistance obtaining a home loan modification under the Making Home Affordable Program, insurance claims, dissatisfaction with consumer products or services, environmental regulations, and concerns regarding air quality, water or land contamination.

**Immigration Issues:** including issues with visitor visas, family and employment based visas, lawful permanent resident status, naturalization, international adoptions, detention, passports, customs and border issues, and assistance to American Citizens in crisis abroad.

**Veteran Issues:** including issues with VA pension and disability benefits, education benefits, veteran burial or funeral issues, and issues regarding the VA medical centers.

**IRS Issues:** including connecting constituents with the Taxpayer Advocate Service to address federal tax issues including lost or delayed tax refunds, penalty abatements, payment installation plans, tax credits, referrals to IRS Low Income Tax Clinics and paper tax forms.

**Military Issues:** including issues pertaining to the Department of Defense, Army, Navy, Marine Corps, Air Force, Coast Guard, Reserves and New York State National Guard, as well as obtaining military records, medals and academy nominations.

**Health Care Issues:** including issues with Medicare and Medicaid, health insurance, insurance providers, nursing homes, hospitals, prescription drugs, and 9/11 health matters.

**Social Security:** including issues with Supplemental Security Income, Social Security Disability, survivors' benefits, and retirement benefits.

**Social Services:** including issues with food stamps, HEAP (low-income heating program), FEMA and disaster relief, and issues related to federally subsidized housing.

Please visit the "Services" section of [www.gillibrand.senate.gov](http://www.gillibrand.senate.gov) or call (212) 688-6262 for further information. Please note that if you are seeking assistance with a case that involves a lawsuit or litigation, Senate Rules prohibit the Office of Senator Gillibrand from giving legal advice or intervening in the proceedings.