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Introduction

- Introduction
- Overview of CDBG Program
- National Objectives
- Eligible Activities
- Available Funding
- Past Activities
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COMMUNITY DEVELOPMENT
BLOCK GRANT

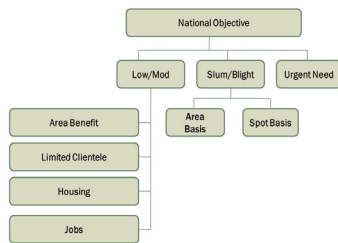
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Overview

- Funding to states, cities, counties
- Supports infrastructure, housing, economic development
- Administered by US Dept. of Housing and Urban Development (HUD)
- Started in 1974
- Designed to be flexible
- More than \$150 billion provided

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National Objectives



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Eligible Activities (Examples)

- Infrastructure Improvements
 - Water
 - Sewer
 - Storm
 - Roads
 - Sidewalks
 - ADA Accessibility
- Slum & Blight
 - Building Demolition
 - Building Rehabilitation
- Public Facilities
 - Parks & Recreation
 - Senior Centers
 - Community Centers
 - Domestic Violence Shelters
 - Homeless Shelters
 - Food Pantries
 - Fire Protection Equipment
- *Housing Development
- *Economic Development

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Available Funding

- 1. Allocation
 - Crawford County set-aside
 - \$220,000 minus 20% for administration
 - = up to \$176,000 for projects
 - Up to two projects plus planning
 - Every two years
 - July 1, 2023
- 2. Critical Infrastructure
 - Up to \$500,000
 - July 1 and Dec/Jan if money available
 - Documented failure/failing (engineer)
- 3. Residential Public Infrastructure
 - Up to \$750,000
 - Annual cycle
 - Documented health hazard (EPA)
- 4. Neighborhood Revitalization
 - Up to \$750,000
 - Every two years, same as Allocation
 - 9-12 months of community engagement
- 5. Flexible Grant Program
 - *Up to \$250,000/\$500,000
 - Rolling cycle

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Past Projects

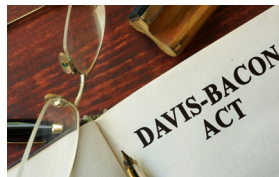
- 2015 - \$116,000
 - Building demo, transportation
- 2017 - \$607,000
 - Crestline sewer, Galion demo, Osceola septic
 - Galion downtown facades (20)
- 2019 - \$220,000
 - Crestline, Bucyrus sidewalks
- 2021 - \$220,000
 - Salvation Army/Marion-Crawford ADAMH



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Program Requirements

- Finished in 2024*
- Davis-Bacon prevailing wages apply
- Regular reporting and documentation (administration)
- Citizen participation
- >50% LMI, <20% planning



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The Process

1. Learn about the program (4/11, 4/13)
2. Assess community needs (~4/17)
3. Submit project proposals (~5/2)
4. Proposals are evaluated (~5/10)
5. County selects projects (5/16)

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For More Information

- Website
 - buildcrawford.org
- David Zak
 - President & CEO, Crawford Partnership
 - davidz@crawfordpartnership.org
 - 419-912-1150 (cell)



Crawford County
Community Development Block Grant
Program Year 2023
Summary of Public Hearing/Meeting Comments

1. Introduction

- Good evening, everyone. My name is David Zak, President and CEO of the Crawford Partnership for Education and Economic Development.
- I am here tonight to speak to you about the Community Development Block Grant (CDBG) program and the work that we are doing to support economic development and community improvement in Crawford County.
- Our organization has successfully won the contract to administer the CDBG funds on behalf of Crawford County.
- As the program administrator, our role is to help communities identify and develop projects that meet the program's objectives and requirements.

2. Overview of CDBG Program

- The Community Development Block Grant (CDBG) program provides funding to states, cities, and counties to support community development activities such as infrastructure improvements, housing development, and economic development.
- The program is administered by the U.S. Department of Housing and Urban Development (HUD) and has been in existence since 1974.
- The program is designed to be flexible, allowing communities to use the funding in a variety of ways that best address their unique needs and priorities.
- The CDBG program has been successful in supporting community development initiatives across the United States and has provided more than \$150 billion in funding to communities.

3. National Objectives

- The CDBG program has three national objectives that guide the use of CDBG funds.
- The first objective is to benefit low- and moderate-income individuals and families.
- The second objective is to address urgent community needs, such as improving infrastructure or providing affordable housing.
- The third objective is to eliminate slum and blight in communities.
- Communities are required to develop a plan for how they will use the funding and are encouraged to engage with residents and stakeholders throughout the planning process.

4. Eligible Activities

- Several eligible activities can be funded through the CDBG program.
- These include housing development, infrastructure improvements, economic development, and public services.
- The CDBG program offers a range of funding opportunities to help Crawford County improve its infrastructure, support economic development, and enhance the quality of life of its residents.

5. Available Funding

- Crawford County in Ohio is eligible for various CDBG programs that offer different funding amounts and objectives.

- Community Development Allocation: \$220,000 available for grant funding for community development projects such as public facility construction or improvement, blighted building demolition, accessibility improvements, and historic preservation. Crawford County is eligible for \$178,000 for up to two projects.
- Critical Infrastructure: Competitive grant funding for high-priority improvements such as roads, storm damage, fire protection facilities, and other public facilities. Crawford County can receive up to \$500,000 through this program.
- Neighborhood Revitalization: Grant funding to improve quality of life, livability, and functionality of distressed areas and neighborhoods. Crawford County can receive up to \$750,000 through this program.
- Residential Public Infrastructure: Grant funding for water and/or sanitary sewer projects primarily for residential users. The project must be located in an area with a low- to moderate-income population of at least 51 percent and must have a minimum total project cost of \$200,000. Crawford County can receive up to \$750,000 through this program.
- Flexible Grant Program: Grant funding for eligible activities which do not fit with other CDBG programs, including economic development, community development, housing, and downtown activities. The amount of available funds through this program varies depending on the needs of the community.

6. Past Activities

- Crawford County has received several CDBG grants in the past.
- In Program Year 2015, the county received a grant totaling \$116,000 for countywide demolition and transportation services.
- In Program Year 2017, the county received a grant totaling \$607,000, which helped fund several projects, including the Livingston Avenue Sewer Extension and the Galion-based Neff Market Building.
- In Program Year 2019, Crawford County received a grant totaling \$220,000 for an Impediments Study and sidewalk improvements in Crestline, Bucyrus, and Chatfield.
- For the latest Program Year 2021 grant, the County planned to install sewer lines in Galion and a handicap ramp in Chatfield. However, those projects fell through, and the grant is now supporting a Salvation Army/Marion-Crawford ADAMH facility.

7. Summary of Program Requirements

- Projects should target to be finished in 2024. The final work completion deadline is August 31, 2025.
- Davis-Bacon prevailing wage rates must apply.
- Develop a plan for how funds will be used.
- Regular reporting on progress and impact of CDBG-funded projects.
- At least 70% of funds must benefit low- and moderate-income individuals and families.
- Engage with residents and stakeholders throughout the planning process.
- Requirements are designed to ensure that the funds are used effectively and in a manner that benefits the community as a whole.

8. The Process

- Step 1: Become informed about the CDBG program.
- Step 2: Fill out preliminary needs and project proposal questionnaires.
- Final project proposal deadline: May 2, 2023.

- The Commissioners will review and choose the projects that will be funded between the Project Submission date and the Second Public Hearing.
- Second Public Hearing (required by law): May 16, 2023, at 1:30 p.m.
- Application submission deadline for selected projects: June 14, 2023.
- Community engagement and input are encouraged throughout the process.
- The process is designed to be transparent and responsive to the needs and priorities of individual communities.

Crawford County
Community Development Block Grant
Program Year 2023
Public Hearing/Meeting Comments

1. Introduction

Good evening, everyone. My name is David Zak, and I am the President and CEO of the Crawford Partnership for Education and Economic Development. I am here tonight to speak to you about the Community Development Block Grant (CDBG) program and the work that we are doing to support economic development and community improvement in Crawford County.

The Crawford Partnership has successfully won the contract to administer the CDBG funds on behalf of Crawford County. As the program administrator, our role is to help communities identify and develop projects that meet the program's objectives and requirements. Our team has extensive experience working with the CDBG program, and we are committed to ensuring that the funds are used effectively and in a manner that benefits the community as a whole.

2. Overview of CDBG Program

The Community Development Block Grant (CDBG) program is a federal program that provides funding to states, cities, and counties to support community development activities such as infrastructure improvements, housing development, and economic development. The program is administered by the U.S. Department of Housing and Urban Development (HUD), and has been in existence since 1974. The program is designed to be flexible, allowing communities to use the funding in a variety of ways that best address their unique needs and priorities.

The CDBG program has been successful in supporting community development initiatives across the United States. Since its inception, the program has provided more than \$150 billion in funding to communities across the country, helping to create jobs, improve infrastructure, and support affordable housing development.

One of the key strengths of the CDBG program is its emphasis on community engagement and participation. Communities are required to develop a plan for how they will use the funding, and are encouraged to engage with residents and stakeholders throughout the planning process. This helps to ensure that the projects funded through the program are responsive to the needs and priorities of the community.

3. National Objectives

The Community Development Block Grant (CDBG) program is designed to help communities improve their economic vitality and quality of life by providing grants for projects that benefit low- and moderate-income individuals and families. The program has three national objectives that are intended to guide the use of CDBG funds. The first objective is to benefit low- and moderate-income individuals and families. This means that at the state level, at least 70 percent of CDBG funds must be used for projects that benefit people with household incomes at or below 80 percent of the area median income. Locally, the standard requirement for the Allocation program is 51 percent.

The second national objective is to address urgent community needs, such as improving infrastructure, providing affordable housing, or supporting economic development initiatives. Finally, the third objective is to eliminate slum and blight in communities. This objective allows communities to use CDBG funds to address deteriorating or deteriorated areas that pose a threat to public health, safety, or welfare.

To ensure that CDBG funds are being used effectively, communities are required to develop a plan for how they will use the funding and are encouraged to engage with residents and stakeholders throughout the planning process. Additionally, communities must report on the progress and impact of their CDBG-funded projects, allowing for ongoing evaluation and accountability. Overall, the CDBG program's national objectives provide a framework for supporting community development initiatives that are responsive to the needs and priorities of individual communities.

4. Eligible Activities

There are several eligible activities that can be funded through the CDBG program. These include:

- Housing development: CDBG funds can be used to support the construction or rehabilitation of affordable housing units for low- and moderate-income families.
- Infrastructure improvements: CDBG funds can be used to support the construction or rehabilitation of public facilities such as water and sewer systems, streets, and community centers.
- Economic development: CDBG funds can be used to support business development and job creation initiatives, such as small business loans and workforce training programs.
- Public services: CDBG funds can be used to support programs that provide social services to low- and moderate-income individuals and families, such as child care, health care, and job training.

5. Available Funding

CDBG funding is provided through an annual allocation process, with each state receiving a set amount of funding based on a formula that takes into account population, poverty rates, and other factors. Local governments can then apply for funding through their state, with priority given to projects that address urgent community needs.

Crawford County in Ohio is eligible for various Community Development Block Grant (CDBG) programs that offer different funding amounts and objectives. The Community Development Allocation program is available to provide grant funding for projects such as construction or improvement of public facilities, demolition of blighted buildings, and projects that aim to increase accessibility to the handicapped and elderly or preservation of historic buildings or areas. For program year 2023, Crawford County will be eligible to apply for \$220,000 in Allocation, which translates into \$178,000, for up to two projects. The Allocation program is on a two-year cycle.

The Critical Infrastructure program provides competitive grant funding for high-priority improvements, such as roads, storm damage, fire protection facilities, and other public facilities. Projects must be certified as in critical (failed or failing) condition by an engineer and must have anecdotal evidence that is negatively impacting people that live near them. Crawford County can receive up to \$500,000 through this program. Meanwhile, the Neighborhood Revitalization program offers grant funding to improve the quality of life, livability, and functionality of distressed areas and neighborhoods. Eligible activities include public facilities, improvements in targeted areas of distress that do not fit within the criteria of other CDBG competitive programs. Crawford County can receive up to \$750,000 through this program. The Critical Infrastructure program has an annual application cycle. If, however, not all of the funding is

spent from the July 1 application deadline, another round of funding will be made available in December or January.

The Residential Public Infrastructure Grant (RPIG) program provides grant funding for water and/or sanitary sewer projects primarily for residential users. Projects must have a documented health hazard (e.g., EPA, NPDES). The project must be located in an area with a low- to moderate-income population of at least 51 percent and must have a minimum total project cost of \$200,000. Crawford County can receive up to \$750,000 through this program. The RPIG program has an open application cycle, but funding can sometimes be gone by October (each funding year opens on July 1).

Finally, the Flexible Grant Program offers grant funding for eligible activities that do not fit with other CDBG programs. This program is designed to provide support for economic development, community development, housing, and downtown activities. The amount of available funds through this program varies depending on the needs of the community. The Flexible Grant Program is on an open cycle.

Overall, the CDBG programs offer a range of funding opportunities to help Crawford County improve its infrastructure, support economic development, and enhance the quality of life of its residents.

6. Past Activities

Crawford County, Ohio has received several Community Development Block Grants over the past few years. In Program Year 2015, the county received a grant totaling \$116,000. The funds were used for countywide demolition, with seven structures slated for demolition. Additionally, transportation services were provided to help residents access essential services.

Program Year 2017 saw the county receiving a grant totaling \$607,000, which helped fund several projects. The Livingston Avenue Sewer Extension in Crestline saw the installation of 508 linear feet of sewer line, while the Galion-based Neff Market Building was demolished. Twenty buildings in Galion's downtown area had their facades improved and code violations addressed, and five low- and moderate-income owner-occupied properties in Osceola received on-site septic repairs. The County successfully competed for a \$300,000 Downtown Revitalization grant, in addition to the \$220,000 in Allocation funding and a likely carryover from 2016.

In Program Year 2019, Crawford County received a grant totaling \$220,000. An Impediments Study was conducted to identify and address fair housing issues. Cross Street Sidewalks in Crestline received \$76,000, and River Street Sidewalks and Whetstone Street Sidewalks in Bucyrus received \$54,200 and \$39,800, respectively. The rest was used for program administration.

For the latest PY 2021 grant, the county planned to install sewer lines in Galion and a handicap ramp in Chatfield. However, those projects fell through, and the grant is now supporting a Salvation Army facility/Meals on Wheels. It's worth noting that the Community Development Block Grant program provides flexibility in funding use, allowing communities to prioritize their unique needs and issues.

7. Summary of Program Requirements

The Community Development Block Grant (CDBG) program has several requirements that communities must adhere to when using the funds. First, the project should aim to be finished in 2024, but the official deadline to have all work completed is August 31, 2025. Second, Davis-Bacon prevailing wage rates must apply. This requirement stipulates that workers on construction projects funded through the CDBG program must be paid a wage that is equal to or higher than the prevailing wage for the same job in the

local area. This helps to ensure that workers receive fair wages and that communities do not engage in unfair labor practices.

Other requirements of the CDBG program include the development of a plan for how the funds will be used and regular reporting on the progress and impact of CDBG-funded projects. Additionally, communities must ensure that at least 70 percent of the funds are used to benefit low- and moderate-income individuals and families. Communities are also encouraged to engage with residents and stakeholders throughout the planning process to ensure that the projects funded through the program are responsive to the needs and priorities of the community. Overall, the CDBG program's requirements are designed to ensure that the funds are used effectively and in a manner that benefits the community as a whole.

8. The Process

The process for applying for and receiving funding through the Community Development Block Grant (CDBG) program involves several steps. The first step is to become informed about the Community Development Block Grant program. In addition to speaking at council meetings in Bucyrus, Crestline, Galion, and New Washington over the next two weeks, we are also holding a public hearing on Tuesday April 11 at 1:30 p.m. at the Crawford County Commissioner offices at 117 E. Mansfield St., Bucyrus. We are also holding a virtual Public Informational Meeting on Thursday, April 13, 2023, at 7:00 p.m., which will be held on Zoom. At this meeting, interested parties can learn about the program and the application process. Information about the program, as well as the link to the Zoom meeting, can be found on our website at buildcrawford.org.

Communities and nonprofits in Crawford County are asked to fill out a preliminary needs questionnaire, and if they have defined projects with budgets, a project proposal questionnaire. The final date for submitting a project proposal to us is Tuesday, May 2, 2023, but we recommend submitting it earlier, in the event any additional information is needed.

The Commissioners will then review and choose the projects that will be funded between the Project Submission date and the Second Public Hearing. The Second Public Hearing is required by law and will be held on Tuesday, May 16, 2023, at 1:30 p.m. The location of the hearing is 112 E. Mansfield St., Bucyrus, OH. At this hearing, the Commissioners will review the proposed projects and select those that will receive funding.

Finally, the application submission deadline for the selected projects is June 14, 2023. The County will then submit the applications to the State of Ohio for review and approval. Throughout the process, community engagement and input are encouraged, and communities must ensure that at least 70 percent of the funds are used to benefit low- and moderate-income individuals and families. Overall, the process for applying for and receiving funding through the CDBG program is designed to be transparent and responsive to the needs and priorities of individual communities.

9. Conclusion

In conclusion, the Community Development Block Grant program is an important source of funding for communities across the United States. By supporting a wide range of community development activities, the program helps to create jobs, improve infrastructure, and support affordable housing development. The program's emphasis on community engagement and flexibility makes it an effective tool for addressing the unique needs and priorities of individual communities.



Granville, Ohio

OVERVIEW

The Community Development programs provide flexible funding for housing and community development projects to address the needs of low- and moderate-income individuals and to eliminate slum and blight.

FUNDING

The Office of Community Development allocates 50 percent of Ohio's total Community Development Block Grant (CDBG) to the Community Development Programs. Of that amount 50 percent is allocated to the eligible communities based on a formula.

ALLOCATION FUNDING AND ELIGIBILITY

Every other year eligible non-entitlement counties and cities with at least 15,000 residents and a low- to moderate-income population of at least 30 percent are eligible to receive Allocation funding. The minimum grant award is \$150,000. These funds must be used on eligible projects or can be used as leverage for the competitive Neighborhood Revitalization (**see back**) and Critical Infrastructure (**see Community Infrastructure Programs**) programs.

- A non-entitlement classification indicates that the local government does not qualify to receive CDBG funding directly from HUD.

PROJECT ELIGIBILITY

Eligible activities include, but are not limited to:

- Infrastructure improvements
- Community and senior centers
- Fire protection facilities
- Public services
- Planning activities related to eligible CDBG projects that meet the following criteria:
 - Must specifically identify the community's low- and moderate-income needs or slum and blight needs.
 - Must produce a tangible product (e.g., report or historical inventory) for the Office of Community Development to review.
 - Undertake activities for which, upon implementation, meet at least one of the three national objectives.
 - Must further Ohio's investment objectives.
 - Used to further develop and design future applications to meet local community and economic development needs.

EXCEPTIONS TO ELIGIBILITY

HUD entitlement cities and counties and units of local government with more than 50 percent of their population within an urban county are not eligible to receive grant funds through the Community Development Programs.

FOR ADDITIONAL INFORMATION

Office of Community Development
(614) 466-2285
development.ohio.gov



Development
Services Agency

Mike DeWine, Governor
Jon Husted, Lt. Governor

Lydia L. Mihalik, Director

STRENGTHENING OUR COMMUNITIES

COMPETITIVE COMMUNITY DEVELOPMENT PROGRAMS

The Community Development Programs also consists of the Neighborhood Revitalization and Downtown Revitalization programs. Neighborhood Revitalization applications are submitted with the eligible applicant's Allocation projects. Eligible applicants can apply for Downtown Revitalization funds on an ongoing basis.

Neighborhood Revitalization projects are designed to improve the quality of life, livability and functionality of distressed areas and neighborhoods to carry out a comprehensive revitalization strategy.

Downtown Revitalization projects are designed to improve Central Business Districts, aid in eliminating slum or blight, and create and retain permanent, private-sector job opportunities for low- and moderate-income households.

Village of Waynesfield Street Replacement



The Office of Community Development will consider other housing activities for communities that submit fundable Community Housing Impact and Preservation (CHIP) Program applications that do not score high enough to receive funding.



Mike DeWine, Governor
Jon Husted, Lt. Governor

Development Services Agency

Lydia L. Mihalik, Director



Art Crest Building, Maumee, Ohio

PROJECT ELIGIBILITY

Neighborhood Revitalization

Eligible activities include:

- Constructing, reconstructing or rehabilitating public facilities in targeted distress areas that do not fit within the criteria of other CDBG competitive programs
- Applicants can only address one target area per application submission
- A low-and moderate-income population of at least 51 percent
- Applications must include three activities

Downtown Revitalization:

- Eligible activities include, but are not limited to:
 - Uniform façade and sign improvements
 - Interior and exterior building code violation corrections
 - Streetscape activities
 - Other eligible CDBG infrastructure and rehabilitation activities
- Some administrative costs directly related to the downtown program
- Downtown Revitalization applicants can only address conditions in the Central Business District

EXCEPTIONS TO ELIGIBILITY

- Communities electing to holdover their entire Community Development Allocation may not submit an application for competitive set-aside funds in the same year

FOR ADDITIONAL INFORMATION

Office of Community Development
(614) 466-2285
development.ohio.gov



The Office of Community Development administers two programs focused on assisting communities with infrastructure projects for low-and moderate-income communities, the Residential Public Infrastructure Grant Program and the Critical Infrastructure Program.

Hulbert Ave in Ashtabula, Ohio

RESIDENTIAL PUBLIC INFRASTRUCTURE GRANT PROGRAM

The Residential Public Infrastructure Grant Program helps local governments build, maintain, improve and expand water and sanitary sewer systems in low- and moderate-income communities. It is funded through the Community Development Block Grant Program.

Communities receive grants up to \$750,000 to improve the safety and reliability of drinking water and sanitary sewer systems. Up to \$100,000 of the award may be used for on-site improvements.



Village of Russells Point Water Quality Improvement



**Development
Services Agency**

Mike DeWine, Governor
Jon Husted, Lt. Governor

Lydia L. Mihalik, Director

COMMUNITY AND PROJECT ELIGIBILITY

- Non-entitlement counties, cities, and villages.
 - A non-entitlement classification indicates that the local government does not qualify to receive Community Development Block Grants (CDBG) directly from HUD.
- Projects must serve areas that are primarily residential.
- Eligible on-site improvements: service laterals, septic tanks, well abandonment, and Community Development Block Grant-eligible-related fees.

EXCEPTIONS TO ELIGIBILITY

- Counties must apply for unincorporated areas or villages that have not demonstrated the capacity to operate a public water or wastewater system.
- Applications for primarily on-site funding will not be considered.

APPLICATION PROCESS

Communities must complete a Letter of Interest before submitting a full application. The Letter of Interest must include:

- A brief description of the project and project area.
- A summary of funding committed to the project.
- A copy of the Ohio Environmental Protection Agency Permit to Install or Plan Approval.
- A brief description of the community's current water and wastewater systems.
- Contact information for the community's Chief Elected Official.
- Contact information for the community's grant writer.

The Office of Community Development reviews the Letters of Interest to determine which projects should complete full applications. Communities may apply for multiple projects during a program year.

STRENGTHENING OUR COMMUNITIES



Village of West Lafayette Wastewater Treatment Plant Expansion

CRITICAL INFRASTRUCTURE PROGRAM

The Critical Infrastructure Program is designed to assist communities with high-priority infrastructure improvements. This includes roads, storm drainage, and other public facilities projects. Water and sanitary sewer projects not eligible for the Residential Public Infrastructure Grant (RPIG) Program may also be considered for Critical Infrastructure program funding. Communities receive grants up to \$500,000.



PROJECT ELIGIBILITY

Eligible activities include:

- Constructing, reconstructing or rehabilitating infrastructure components
- Eligible infrastructure includes:
 - Streets and Bridges
 - Sidewalks
 - Flood and Drainage
 - Water and Sanitary Sewer
- Projects selected for funding must have a high community-wide impact.
- Projects must serve areas that are primarily residential

EXCEPTIONS TO ELIGIBILITY

Critical Infrastructure funds cannot be used for projects designed primarily for future residential, commercial or industrial development.

APPLICATION PROCESS

The Office of Community Development accepts applications on an ongoing basis. Applications should meet the minimum eligibility thresholds to be considered for funding. Priority will be given to applicants that demonstrate criticality, impact, low- and moderate-income benefit and readiness to proceed. Awards will be based on a comprehensive review.

FOR ADDITIONAL INFORMATION

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**Development
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Jon Husted, Lt. Governor

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STRENGTHENING OUR COMMUNITIES



Main Street, Mansfield, Ohio

OVERVIEW

The Community Development Block Grant (CDBG) Economic Development Program is federal funding up to \$500,000 per project for:

- Low-interest, fixed asset, gap financing to Ohio businesses; or
- Grants to communities for public infrastructure improvements associated with for-profit business expansion and job creation.

FIXED ASSET LOANS

Funds are granted to communities to make loans to local, for-profit businesses for fixed-asset financing. Loan repayments remain in a local Revolving Loan Fund and may be used to finance additional CDBG eligible projects in the community.

- **Low-and moderate-income jobs** – 51 percent of the jobs created or retained must be taken by or made available to low-and moderate-income individuals.
- **Gap financing** – Loans are only available for projects in which gap financing is required. In all cases, private financing should be maximized before considering CDBG assistance.
- **Job creation** – May borrow up to \$25,000 per job created.
- **Leverage** – Assistance is limited to providing no more than half of the total financing required for the project (\$1:\$1 leverage ratio).
- **Equity** – A borrower must be prepared to provide cash equity of at least 5 percent of the total fixed asset cost.
- **Private financing** – At least 15 percent of the project's fixed asset cost must be privately financed.

OFF-SITE PUBLIC INFRASTRUCTURE GRANTS

Funds are granted to communities to help pay for publicly owned infrastructure improvements directly related to job creation or retention by a for-profit business. The applicant community must demonstrate need for the level of funding requested.

- **Low-and moderate-income jobs** – 51 percent of the jobs created or retained must be taken by or made available to low- and moderate-income individuals.
- **Funding per job** – Assistance up to \$10,000 per job created.
- **Amount of assistance** – In most cases, assistance is limited to providing no more than half of the total off-site infrastructure cost. Distressed communities may qualify for up to 75 percent of the off-site infrastructure cost.
- **Private investment** – The job-creating business must commit to making an on-site private investment in coordination with its committed job creation.
- **Private financing** – At least 15 percent of the project's fixed asset cost must be privately financed.

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