## Texas Department of Agriculture Office of Rural Affairs

## LIVABILITY WORKSHOP March 5, 2018



TEXAS DEPARTMENT OF AGRICULTURE COMMISSIONER SID MILLER



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HOME

NEWS & EVENTS

GRANTS & SERVICES REGULATORY PROGRAMS LICENSES & REGISTRATIONS

FOOD & NUTRITION EDUCATION & TRAINING

REPORTS & PUBLICATIONS

ABOUT

r y FOR

FORMS

Grants & Services

Trade & Business Development

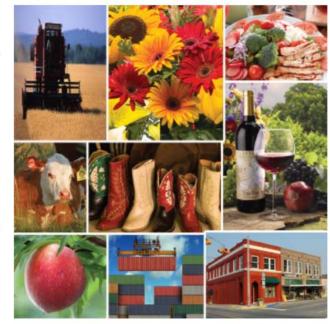
The Trade and Business Development Division supports the agency's mission by administering programs that empower rural communities, encourage healthy lifestyles, protect consumers and promote production agriculture. The Division is composed of three offices: the Office of Rural Affairs, Marketing and International Trade and Grants.

The Office of Rural Affairs is dedicated to enhancing the economic vitality and quality of life in rural Texas. Taking advantage of available federal funds and a statewide outreach network, this office provides rural communities the tools needed to attract and retain businesses, expand and improve public infrastructure, and secure quality health care. The office also provides financial assistance to agricultural producers, especially young farmers and ranchers, to expand their production capabilities.

Marketing and International Trade promotes Texas agriculture, businesses and communities on the state, national and international levels. Whether they're grown, sewn or served on a plate, the products promoted by this office find their way to more than 25 million Texans who shop, travel and dine out in support of Texas businesses and agriculture.

The Grants Office is responsible for administering numerous state and federal grants, loans and cooperative agreements available to farmers/ranchers, universities and schools, non-profits and private entities across the Lone Star State.

Please see the menus below to find information on specific programs.



#### I am interested in:

- Agriculture Financing
- S Community Development
- Economic Development
- 9 GO TEXAN Products & Communities
- (9) Grants
- nternational Trade
- ® Rural Affairs
- Rural Health
- STAR Fund

#### I am a/an:

- Agriculture Producer
- Business
- City/County/Community
- Consumer
- Disaster Assistance
- Educational Institution
- n Financial Institution
- n Health Care Associate
- n Retiree

#### Additional Information

- Trade & Business Development Staff List
- A List of All Programs
- O Upcoming Events
- Resource Links

# Capital for Texas (C4T) small business loan program

- Increase rural communities small businesses' access to capital
- The loan proceeds must be used for a "business purpose."
  - Startup costs
  - Working Capital
  - business procurement
  - franchise fees
  - equipment
  - inventory





#### BCL of Texas

Felicia Pierson, Sr. Lending Specialist (512) 912-9884 or (888) 718-0180 fpierson@bcloftexas.org www.bcloftexas.org

#### LiftFund, Inc

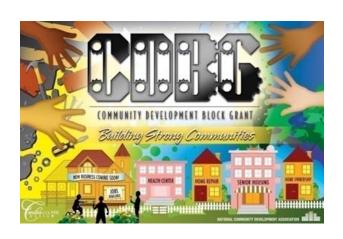
LiftFund Customer Service (888) 215-2373 info@liftfund.com www.liftfund.com

#### **PeopleFund**

Rocio Vallejo, Director of Lending, Education & Training (512) 222-1011 rocio@peoplefund.org www.peoplefund.org

## Community Development Block Grant (CDBG)

- Primary Objective: Development of viable rural communities by providing:
  - Decent Housing
  - A suitable living environment; and
  - Expanding economic opportunities





## CDBG – National Objectives

All proposed CDBG activities must meet either:

- ➤ 1. Principally benefit low- and moderate-income persons;
- ➤ 2. Aid in the elimination of slums or blight; or
- ➤ 3. Meet other community development needs of particular urgency which represent an immediate threat to the health and safety of residents of the community

## State CDBG Program in Texas (TxCDBG)

 Largest "State CDBG" program in the nation (based on dollars granted)

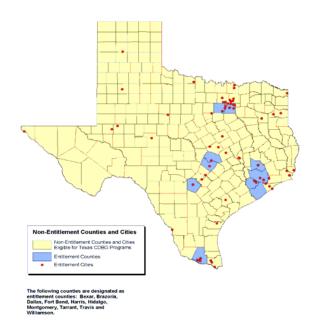
- Serves:
- **1,015** cities
- 244 counties



## Eligible Applicants

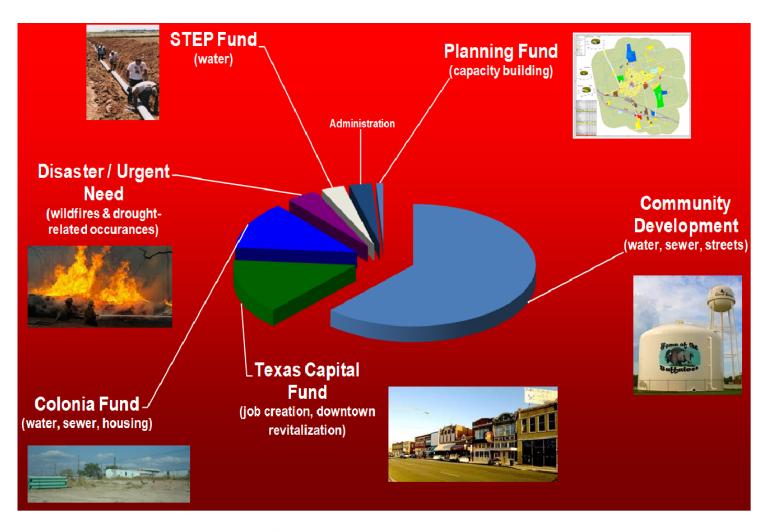
- Cities < 50,000 in population</li>
- Counties < 200,000 in population</li>

#### TEXAS NON-ENTITLEMENT AND ENTITLEMENT CDBG COUNTIES AND CITIES





## TxCDBG - Fund Allocation





## Community Development (CD) Fund

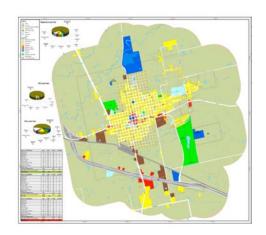
- Finances many different activities, although most funds are for Water / Sewer / Streets
- Largest Fund Category in TXCDBG



- Average award = \$275,000
- Applications are taken <u>every two years</u>.
   Applications are ranked for two years of TxCDBG funding.

## Planning and Capacity Building Fund

- Provides funds for cities and counties to prepare planning activities that assess local needs, develop strategies to address local needs, & build or improve local capacity.
- Localities apply for financial assistance to prepare a "comprehensive plan" or any of its components.



## Disaster / Urgent Need Fund

- Federal Declarations TxCDBG funds the county or city's source of funds for the FEMA required 25% match.
- State Declarations TxCDBG is the only source of disaster relief assistance for eligible counties & cities.

## Colonia Fund



- Colonia Construction Fund generally water/sewer/septic tanks/service connections.
- Colonia Economically Distressed Areas Program Fund
  - Grants to counties for colonias in the Texas Water Development Board's Economically Distressed Areas Program (TWDB EDAP).
- Colonia Planning Fund
- Colonia Self-Help Centers Fund (2.5%) Administered by the Texas Department of Housing and Community Affairs (TDHCA) through an Inter-Agency Agreement with TDA

## Texas Capital Fund (TCF)

Supports rural business development, retention and expansion by providing funds for public infrastructure, real estate development, or the elimination of deteriorated conditions.





# Texas Capital Fund (TCF) Economic Development Programs

### **Stimulate Development**

#### **Downtown Revitalization Program**

Awards matching grant funds for public infrastructure to foster and stimulate economic development in rural downtown areas.

#### **Main Street Improvement Program**

Provides Texas Main Street communities with matching grants to expand or enhance public infrastructure in historic main street areas.





## TCF Main Street and Downtown Revitalization Funds

Fund	Award Range
Main Street Program	\$50K-\$250K
Downtown Revitalization Program	\$50K-\$250K



# Downtown Revitalization (DRP) & Main Street (MS) Programs

### Eligible use of Funds:

- Water & sewer lines
- Streets, curb & gutter, and drainage
- Sidewalks and lights
- Architectural barrier elimination
- Electric & natural gas lines
- Note: Landscaping is <u>not</u> an eligible use of TCF funds but <u>is</u> eligible as a matching contribution

# Texas Capital Fund (TCF) Economic Development Programs

### **Job Creation**

### **Infrastructure Development**

Provides matching grants for infrastructure development to create or retain permanent jobs.

### **Real Estate Development**

Provides a zero-interest loan to fund real estate acquisition or improvements to create or retain permanent jobs.





## TCF Infrastructure Program

- ➤ Provides grants for Infrastructure Development to create or retain permanent jobs in primarily rural communities and counties.
- > Awards from \$100,000 to \$1,000,000 based on # of jobs created/retained
- Funds for public/private infrastructure
- Encourages new business development and expansion
- ➤ Applications accepted on the 20<sup>th</sup> of each month

### Eligible Activities for Public/Private Infrastructure:

- Water & sewer lines and treatment plants
- Streets, curb & gutter, and sidewalks
- Harbor and channel dredging
- Rail Improvements
- Drainage
- Utilities

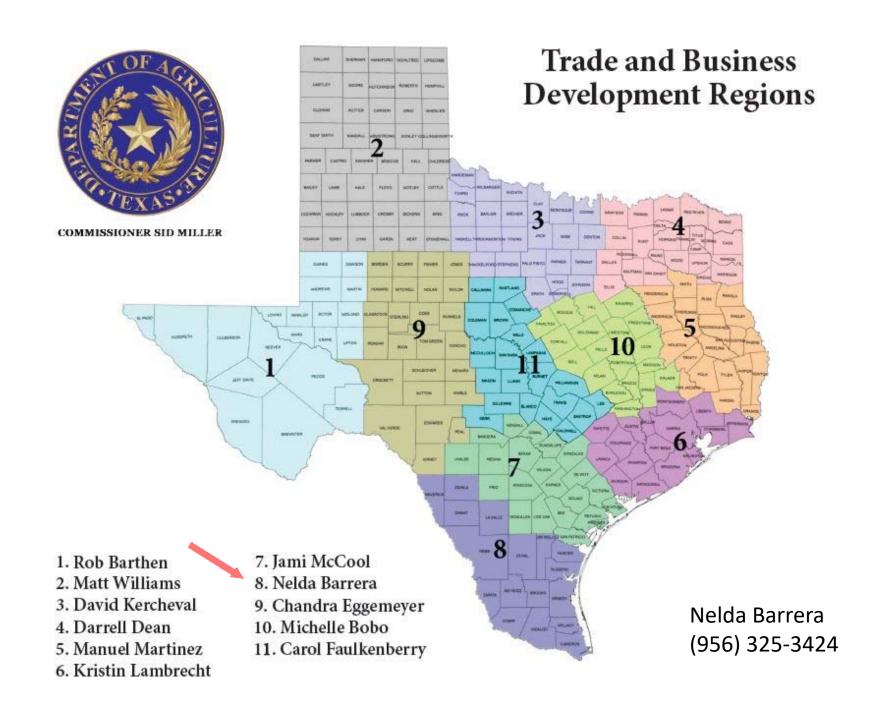
## TCF Real Estate Program

- Provides a zero-interest loan to fund real estate acquisition or improvements to create or retain permanent jobs in primarily rural communities and counties.
- ➤ Awards from \$100,000 to \$1,000,000 based on # of jobs created/retained
- For Acquisition, New Construction, Rehabilitation or Private Infrastructure
- > 0% Interest Loan for up to 20 years
- > Applications accepted on the 20th of each month

Use of Funds: Improvements Owned by Applicant & Leased to Business

#### Projects include:

- Building improvements/renovation
- Building construction (w/ walls & roof)
- Site Improvements
- Land acquisition





# For Additional Information: Chris Reynolds

Chris.Reynolds@TexasAgriculture.gov
512-936-8163

Thank you!