

## DOWNTOWN/REVITALIZATION/REDEVELOPMENT

<u>Grant or Loan Program</u>	<u>Agency</u>
<b>Main Street Program</b> – A five-year program designed to help a <u>downtown economic development effort</u> . Municipalities and redevelopment authorities are eligible. Match required. (Not accepting applications through 6/30/10)	DCED
<b>Elm Street</b> – Grant funds for <u>planning, technical assistance, and physical improvements to residential and mixed use areas in proximity to central business districts</u> . Used for revitalization of residential and mixed use neighborhoods, and administration costs to support an Elm Street Program. Eligible entities include municipalities, redevelopment authorities, non-profit main street organizations, economic development organizations, and neighborhood improvement districts. Local match is required. (Not accepting applications through 6/30/10.)	DCED
<b>Growing Greener II</b> – Main Street and Downtown Redevelopment Grants to municipalities and nonprofits to help a community’s downtown redevelopment effort, focusing on the improvement of downtown sites and buildings. The eligible projects may include approaches that assist in business development and/or public improvements in core communities. No required match level, but matching should be demonstrated.	DCED
<b>Urban Development Program (UDP)</b> – Provides grants for urban development and improvement projects to municipalities and non-profit entities.	DCED
<b>Community Revitalization (CR)</b> – Program provides grant funds to support local initiatives to promote the stability of communities. The program also assists communities in achieving and maintaining social and economic diversity to ensure a productive tax base and a good quality of life. Eligible are local governments, municipal and redevelopment authorities and agencies, industrial development agencies, non-profit corporations incorporated under the laws of the Commonwealth.	DCED
<b>Enterprise Zone Program</b> – Grants to financially disadvantaged communities for preparing and implementing business development strategies within municipal Enterprise Zones. Eligible are municipalities, redevelopment authorities, non-profit economic development organizations, or other non-profit organizations on a case-by-case basis. Use for business development surveys; Business development strategy/preparation; Revolving fund business. (Not accepting applications through 6/30/10.)	DCED
<b>New Communities Anchor Building Program</b> - Low interest loans to a developer to renovate and redevelop eligible vacant buildings in Main Street areas.	DCED
<b>Community Action Team (CAT) Pre-development Grant to Loan Program</b> - Projects must be in a core area of a community and be part of a larger “impact project” as	DCED

**Grant or Loan Program**

determined by the CAT and DCED (a community-changing revitalization project.

**Agency**

**Pennsylvania Downtown Center (PDC)** - Promotes and supports the vitality of Pennsylvania's downtowns and traditional neighborhood business districts by providing local groups with the techniques and strategies needed to recapture or sustain their downtowns as a vibrant civic, social, and economic center of activity.

PDC

## ECONOMIC DEVELOPMENT

### Grant or Loan Program

### Agency

**Keystone Opportunity Zones (KOZ)** – Provides state and local tax abatement to businesses and residents locating in one of the designated zones. Eligible are qualified businesses, property owners and residents. It is used for businesses, property owners and residents that are located in a KOZ, KOEZ/KOIZ.

DCED

**Keystone Innovation Zone (KOZ)** – Provides grant funds to community/university partnerships to generate job growth through tech transfer and entrepreneurship. Focused around campuses and property around college and universities. Partnerships must include: institution of higher education, economic development organizations, private sector businesses, business support organizations, commercial lending institutions, venture capital, and foundations.

DCED

Recommended partners include: local government organizations and workforce development organizations. Zone must be geographically identified with links to institutions of higher education. Grant funds will be used for Zone coordination, strategic planning, personnel costs, hiring of consultants and administration of the zone. Companies located in tax zones, in operation less than 8 years and fall under the industry sector focus, are eligible to apply for state tax credits.

**Tax Increment Financing (TIF) Guarantee Program** – Promotes and stimulates the general economic welfare of various regions and communities in the Commonwealth and assists in the development, redevelopment and revitalization of Brownfield and Greenfield sites in accordance with the TIF Act. Eligible are all municipalities and their authorities, including boroughs, townships, towns, counties and home rules that issue TIF bonds to fund local economic development projects.

DCED

**Appalachian Regional Commission (ARC)** – The federal government’s Appalachian Regional Commission (ARC) is a unique partnership composed of the governors of the 13 Appalachian states and a presidential appointee representing the federal government. Grassroots participation is provided through Local Development Districts (LDDs) – multi-county organizations with boards made up of elected officials, business people, and other local leaders. Eligible are economic development organizations, non-profit entities, local government in Appalachia PA. Funding is used for skill and knowledge, physical infrastructure, community capacity building, dynamic local economics and health care.

DCED

**Industrial Sites Reuse Program** – Grant and low-interest loan financing to perform environmental site assessment and remediation work at former industrial sites. Eligible are public entities, private nonprofit economic development entities, and companies involved in reuse of former industrial land. Entities that did not cause or contribute to environmental contamination are eligible also. It is used for Phase I, II and III environmental assessments; remediation of hazardous substances.

DCED

**Grant or Loan Program**

**Agency**

**Infrastructure and Facilities Improvement Program** – A multi-year grant program that will provide grants to certain issuers of debt in order to assist with the payment of debt service. Eligible are authorities that issue debt for tax increment financing; redevelopment authorities; convention center authorities, including municipal authorities formed for the purpose of convention center activities; and the Pennsylvania Economic Development Financing Authority. Used for payment of debt service incurred by the authority relating to debt issued for the project.

DCED

**Building PA** – Provides mezzanine capital for developers for real estate assets in small to mid-sized Pennsylvania communities. Eligible are Professional Investment Fund Managers through a Request for Qualification (RFQ)

DCED

**Business in Our Sites Grants and Loans** – Empowers communities to attract growing and expanding businesses by helping them build an inventory of ready sites. Municipalities, municipal authorities; redevelopment authorities; industrial development agencies, and private developers are eligible.

DCED

**Opportunity Grant** - Uses grants to encourage development or expansion of businesses with a focus on manufacturing, industry, research and development, agricultural processing or export services, or firms establishing a national or regional headquarters that would create or preserve a significant number of jobs.

DCED

**Section 108 Program** – Section 108 enables states and local governments participating in the Community Development Block Grant (CDBG) program to obtain federally guaranteed loans to fund large economic development projects and undertake revitalization activities. Under Pennsylvania’s initiative to use Section 108 the loans are guaranteed by the Commonwealth, committing the use of future CDBG funds to pay off the loan in case of default. Eligible for loan guarantees as security for federal loans; Local governments that are not designated by HUD as urban counties or entitlement municipalities. Used for acquisition, rehabilitation, relocation, clearance, site preparation, special economic development activities, certain public facilities and housing construction.

DCED

**Small Business Development Centers (SBDCs)** – Technical assistance and consulting services to current and prospective entrepreneurs. Areas of expertise range from business plan development and implementation to issue areas related to current business operations.

DCED

**Small Business First (SBF)** – Provides funding for small businesses (100 or fewer employees), including low-interest loan financing for land and building acquisition and construction, machinery and equipment and working capital.

DCED

**New PA Venture Capital Investment Program** – Loans to venture capital partnerships to invest in growth-stage PA companies. Venture capital investment firms are eligible. Used for investment in young job-producing companies; investments must be made in underserved areas defined as outside the Philadelphia

DCED

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MSA and those with populations below 1 million. Amounts are variable and to be determined by the Commonwealth Financing Authority.

**New Pennsylvania Venture Guarantee Program** – Guarantees to top-tier venture capital partnerships for investments in growth stage pa companies. Venture Capital partnerships are eligible. It is used for Guarantees on the first losses of equity investment made in Pennsylvania companies.

DCED

**Pennsylvania Capital Access Program (PennCAP)** – Loan guarantee through participating banks to be used to support a wide variety of business purposes. It is used for land, building, equipment, working capital.

DCED

**Pennsylvania Community Development Bank Loan Program (PCD Bank)** – Debt financing for Community Development Financial Institutions (CDFIs). Eligible are public funds (25 percent) matched with private sector funds (75 percent) to create a loan pool for eligible CDFIs; state accredited community development financial institution. CDFI must meet state accreditation standards and program underwriting guidelines. Minimum two years lending experience. Focus on economic development and job creation.

DCED

**Local Economic Revitalization Tax Assistance Act (LERTA)** - Local municipalities, school districts, and counties can offer tax abatements on improvements to property for up to 10 years.

DCED

**Pennsylvania Economic Development Financing Authority (PEDFA) Tax Exempt Bond Program** – Tax-exempt and taxable bonds, both in pooled transactions and stand-alone transactions, to be used to finance land, building, equipment, working capital and refinancing. Eligible is manufacturing; nonprofit 501(c)(3); energy; solid waste disposal; wastewater treatment; transportation facilities; assisted living/housing. Program is used for land and building acquisition; building renovation and new construction; machinery and equipment acquisition and installation; designated infrastructure.

DCED

**Pennsylvania Economic Development Financing Authority (Taxable) (PEDFA)** – Tax-exempt and taxable bonds, both in pooled transactions and stand-alone transactions, to be used to finance land, building, equipment, working capital and refinancing. Loans no less than \$400,000, up to 100 percent of project costs.

DCED

**Pennsylvania Industrial Development Authority (PIDA)** – Low-interest loan financing through industrial development corporations for land and building acquisition, construction and renovation resulting in the creation or retention of jobs. Loans up to \$2 million (within Enterprise Zones, Act 47 communities, Brownfield sites, and Keystone Opportunity Zones, up to \$2.25 million).

DCED

**Pennsylvania Minority Business Development Authority (PMBDA)** – Low-interest loan financing to business owned and operated by ethnic minorities. Can be used for land and building acquisition, building construction and renovation, machinery and

**Grant or Loan Program**

equipment acquisition and installation, working capital.

**Agency**

DCED

**First Industries Fund** - First Industries will provide grants, low-interest loan financing, and loan guarantees for agriculture and tourism.

DCED

**2<sup>nd</sup> Stage Loan Program** - will provide guarantees for bank loans to second-stage manufacturers and technology companies for working capital and other financing needs. Targeted toward manufacturing, advanced technology, and biotechnology, these funds will support growth in these sectors.

DCED

**Infrastructure Development Program** - This program provides grants and low interest financing for the construction of public and private infrastructure needed for business to locate or expand to a specific site. It also provides financing for infrastructure costs to redevelop former industrial sites, including site clearance costs.

DCED

## GENERAL COMMUNITY AND ECONOMIC DEVELOPMENT

<u>Grant or Loan Program</u>	<u>Agency</u>
<b>Local Municipal Resources and Development Program (LMRDP)</b> – Grants to municipalities for <u>improving quality of life within the community</u> . Eligible are municipalities and non-profit entities.	DCED
<b>Local Share Assessment Fund (Gaming Funds) Monroe County</b> – As required under Act 71 (the Gaming Act), DCED has developed program guidelines for Local Share Account Funds in Monroe County. Eligible applicants include any municipality in Monroe County, as well as those counties and municipalities contiguous to Monroe County. Economic development and redevelopment authorities in Monroe County and the contiguous counties (Carbon, Lackawanna, Luzerne, Northampton, Pike, and Wayne) are also eligible. (NOTE: The total local share account funds will be divided into two equal funds: one for Monroe County and the other for projects in contiguous counties.) Uses will vary based on location, but <u>funds are generally used for community and economic development projects</u> . See program guidelines for specific eligible uses	DCED
<b>Housing and Redevelopment Assistance (HRA)</b> – Program provides state-funded grants for community revitalization and economic development activities to occur on a local level. Specifically, this program assists communities in becoming competitive for business, retention, expansion and attraction. It also funds projects that assist with community revitalization in the area of housing and low-income housing. Local governments, redevelopment authorities and housing authorities are eligible to apply.	DCED
<b>Act 47 – Municipalities Financial Recovery Act</b> – Provides loan and grant funds to financially distressed local governments as well as technical assistance to formulate financial recovery plans. Only local governments are eligible to apply.	DCED
<b>Community Development Block Grant (CDBG)</b> – Grants and technical assistance for federal designated municipalities for any type of community development. It is an entitlement program which provides annual funding to designated municipalities. Competitive program is available to all non-federal entitlement municipalities. Entitlement funding is set by formula.	DCED
<b>Early Intervention Program</b> – Provides matching grant funds to assist municipalities experiencing fiscal difficulties to develop comprehensive multi-year financial plans and establish short and long term financial objectives.	DCED
<b>Economic Stimulus Package Technical Assistance</b> – Technical assistance for local governments as part of the Economic Stimulus Package. Eligible are Local Governments. Used for an interdisciplinary team of economic development professionals knowledgeable in all facets of the Stimulus Package that will help communities maximize their use of funding programs.	DCED

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**Agency**

**Local Government Capital Project Loan Program (LGCPL)** - Low interest loans to local government for equipment and facility needs.

DCED

## LAND USE

### Grant or Loan Program

### Agency

**Land Use Planning and Technical Assistance Program (LUPTAP)** – Provides grants for the preparation of community comprehensive plans and the ordinances to implement them. It promotes cooperation between municipalities. Approval must be obtained PRIOR to start of comprehensive plan. Applicants are to provide a minimum 50 percent match of cash or in-kind services. (Funding has been cut dramatically.)

DCED

## INFRASTRUCTURE/TRANSPORTATION

<u>Grant or Loan Program</u>	<u>Agency</u>
<p><b>Water Supply and Wastewater Infrastructure Program (Penn Works)</b> – A program to ensure safe water supply and proper wastewater infrastructure. Eligible are municipalities, industrial development corporations, municipal authorities, investor-owned water or wastewater enterprises. It is used for water and sewer projects not used solely for residential purposes.</p>	DCED
<p><b>Broadband Outreach &amp; Aggregation Fund (BOAF)</b> – Grant assistance to qualified applicants to implement outreach programs concerning the benefits, use and procurement of broadband services as well as providing seed grants to aggregate customer demand in communities with little or no service so that the providers can respond to the new demand for services in a more timely fashion.</p>	DCED
<p><b>Pennsylvania Infrastructure Bank (PIB)</b> – Low-interest loans for the design, engineering, right-of-way and repair, reconstruction and construction of public highways, bridges, public and private airports and railroads and public transportation systems. Eligible are all public highways and bridges as well as airports, rail freight and public transportation facilities are eligible to apply. Used for roadway and bridge construction and repair, traffic signals, roadway drainage improvements, airport runways, hangars and equipment, railroad track, equipment and signals, and public transportation capital facilities and purchases.</p>	PADOT
<p><b>Pennsylvania Infrastructure Investment Authority (PennVEST)</b> – Low-interest loans for design, engineering and construction of publicly and privately owned drinking water distribution and treatment facilities, storm water conveyance and wastewater treatment and collection systems.</p>	PENNVEST
<p><b>Advance Funding Program</b> – Low interest loans and possible supplemental grants to improve water management systems.</p>	PENNVEST
<p><b>Brownfields Remediation</b> – Low-interest loans to municipal or county governments or an affiliated industrial or economic development or redevelopment entity for the remediation of sites that have been contaminated by past industrial or commercial activity and pose a threat to local groundwater or surface water sources. A public entity may sponsor a project for which a private party wants to submit an application, provided that either the public entity or the private party has an ownership interest in the property to be remediated.</p>	PENNVEST
<p><b>Drinking Water, Wastewater and Stormwater Loans</b> – Low-interest loans to communities or private firms for designing, engineering, and constructing publicly and privately owned drinking water distribution systems.</p>	PENNVEST
<p><b>Growing Greener Grants</b> – Under this initiative, PENNVEST has grant funds available for drinking water, wastewater and storm water infrastructure projects. These are</p>	PENNVEST

**Grant or Loan Program**

**Agency**

the same types of projects that PENNVEST has always funded.

**H2O PA** – Grant funding to upgrade Pennsylvania’s drinking water and wastewater facilities, flood protection projects, and to support the rehabilitation of high-hazard dams.

PENNVEST

**PENNVEST Loans & Grants** – PENNVEST provides low-interest loans and grants for new construction or for improvements to publicly or privately owned drinking water, storm water or sewer treatment facilities. PENNVEST also provides loan funding to remediate brownfields sites, as well as loan funding to individual homeowners for repair or replacement of their malfunction on-lot septic system.

PENNVEST

Many of the wastewater and drinking water projects funded by PENNVEST use federal dollars for design and construction. These dollars come with some strings attached that can increase the cost of the project for the community.

PENNVEST conducts a financial analysis to determine the interest rates and the length of the repayment period on any loan, as well as whether any grant funding might be awarded for the project.

**Highway Safety Grant Program** – Federally funded program that provides funds for highway safety initiatives. Eligible grant recipients must be governmental units. Local matching funds may be required based on the section of funding per NHTSA.

PADOT

Grants are awarded to support Pennsylvania’s Comprehensive Strategic Highway Safety Improvement Plan (CSHSIP). Funds are granted to perform data driven and result oriented specific activities to implement strategies identified in the CSHSIP.

**Pilot Roadside Beautification Project** – This pilot project is a collaboration between PennDOT’s Bureau of Municipal Services’ Agility Center and the Federal Highway Administration (FHWA) to streamline the installation process of beautification sites on roads and highway right-of-ways. The \$1M pilot project is 100 percent funded by the FHWA. A Design/Build landscape contractor designs and installs each site in partnership with PennDOT and a volunteer Beautification Sponsor Group. To date, there are eight (8) completed beautification sites. The landscape contractor maintains each site for a one-year Period of Establishment (POE). At the end of the POE, the site is turned over to the volunteer Beautification Sponsor Group which maintains the site for a 3-year minimum with an option to renew. Since this is a pilot project, only Engineering Districts 1-0, 2-0, 9-0, 10-0, 11-0, and 12-0 are participating. Approval is being sought to expand this pilot project to the remaining Engineering Districts.

PADOT

Highway beautification not only enhances communities, it helps improve the quality of life for residents by attracting new investments and businesses. Academic studies show that beautified highways reduce stress, frustration, and aggression.

**Grant or Loan Program**

**Agency**

**Rail Freight Assistance Program (RFAP)** – Provides state funded financial assistance for investment in rail freight infrastructure to preserve rail freight service and stimulate economic development through the generation of new or expanded rail freight service.

PADOT

Types of projects eligible for funding:

- Maintenance – includes replacement of ties, rail, plates, turnouts & other track materials. See PennDOT’s Web site ([www.dot.state.pa.us](http://www.dot.state.pa.us)) for more details.
- Construction – consists of the cost to purchase ties, rail, ballast & other track material to construct a railroad line (where none exists) or rail associated facility.

**Nonpoint Source Implementation Program (Section 319) - Water Program** - Provide funding to assist Pennsylvania to implement PA’s Nonpoint Source Management Program. This includes funding for abandoned mine drainage, agricultural and urban runoff, and natural channel design/streambank stabilization projects, and for development of watershed-based restoration plans.

PADEP

Eligibility - County, Municipality, Authority, School District, Non-Profit, Conservation District, Watershed Groups

**Transportation Enhancements Program (TEA 21)** - The program provides funding for programs such as provision of facilities for pedestrians and bicycles; acquisition of scenic easements or historic sites; landscaping or other scenic beautification; historic preservation; rehabilitation and operation of historic transportation buildings, structures or facilities. Funding cycle is closed. Next cycle to be determined.

PADOT

**Home Town Streets** - This program includes a variety of streetscape improvements that are vital to reestablishing downtown and commercial centers. These projects include activities undertaken within a defined “downtown” area that collectively enhance that environment and promote positive interactions with people in the area. Projects may include sidewalk improvements, planters, benches, street lighting, pedestrian crossings, transit bus shelters, traffic calming, bicycle amenities, kiosks, signage and other visual elements. Operated under the Transportation Enhancements Umbrella. Funding cycle is closed. Next cycle to be determined.

PADOT

**Federal Safe Routes to School** - This program is designed to work with both school districts and pedestrian and bicycle safety advocates to make physical improvements that promote safe walking and biking passages to schools. Collectively, these efforts would save on school busing costs and promote a healthy lifestyle for children. In addition, some funding may be used for pedestrian education efforts. Examples of these types of improvements include: sidewalks, crosswalks, bike lanes or trails, traffic diversion improvements, curb extensions, traffic circles and raised median islands. Funding cycle is closed.

PADOT

## HISTORIC PRESERVATION

<u>Grant or Loan Program</u>	<u>Agency</u>
<b>Certified Local Government Grant Program</b> – Provides funds in the areas of: cultural resource surveys, national register nominations, technical and planning assistance, educational and interpretive programs, and staffing and training.	PHMC
<b>Keystone Historic Preservation Grant Program</b> – Provides funding (in the categories of preservation, restoration and rehabilitation) to nonprofit organizations and local governments for capital improvements on historic resources listed in or eligible for listing in the National Register of Historic Places.	PHMC
<b>Pennsylvania History and Museum Grant Program</b> – Funding is designed to support a variety of museum, history, archives and historic preservation projects, as well as local governments and nonprofit organizations. The types of grants are:	PHMC
<b>Archives and Records Management Grants</b> – Grants are available in two different amounts to support projects in the categories of Access and Preservation Programs, and County Records Improvement Programs. The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.	PHMC
<b>Collections Management Project Grants</b> – Grants are available in two different amounts to support projects in the categories of Educational and Interpretive Programs, Exhibit Planning and Design, Management and Conservation. The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.	PHMC
<b>Education, Public and Local History Grants</b> – Grants are available in two different amounts to support projects in the categories of Public Programs, Research and Writing, and Educational Programs. The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.	PHMC
<b>General Operating Support Grants for Museums</b> – Grants that require no match and are restricted to museums with annual operating budgets exceeding \$100,000 (excluding capital and in-kind services). The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.	PHMC
<b>General Operating Support Grants for Official County Historical Societies</b> – Grants for historical organizations that are certified by their county governments as the official county historical societies for their respective counties. No more than one organization in each county may be so certified. The society must receive funds from the county government to assist in	PHMC

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paying the operating expenses of the organization. The grant is noncompetitive and requires a 50/50 cash match.

**Historic Preservation Grants** – Grants available in two different amounts to support projects in the categories of Cultural Resource Surveys, National Register Nominations, Planning and Development Assistance, Educational and Interpretive Programs, and Archaeology. The grants are awarded annually based on a peer review process. The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.

PHMC

**Historical Marker Grants** – Grants requiring a cash match (generally 50/50) are available to support the manufacture of approved state historical markers. The Pennsylvania Historical & Museum Commission approved historical marker nominations annually based upon the review of an independent panel of experts.

PHMC

**Technical Assistance Grants** – available to assist organizations in solving problems, increasing professionalism and building capacity funds. The grants are administered on a competitive basis, and the awards are made throughout the year based on a peer review process. The grants are administered on a competitive basis, and the awards are made annually based on a peer review process.

PHMC

## COMMUNITY FACILITIES AND SERVICES

### Grant or Loan Program

### Agency

**Keystone Recreation, Park and Conservation Fund** – State grants to improve the physical facilities of public libraries. Joint applications are required from a sponsoring municipality (or Councils of Government and authorities approved by the participating local governing body of the COG or authority) and a state-aided public library. Used to construct new library buildings, renovate or rehabilitate existing facilities and make library buildings accessible for persons with disabilities.

PDE

**Shared Municipal Services Program (SMSP)** – Provides grant funds that promote cooperation among municipalities. Also encourages more efficient and effective delivery of municipal services on a cooperative basis.

DCED

**Regional Police Assistance Grant Program** – Provides grants for a period of up to three years for the start-up of consolidated police departments.

DCED

**Emergency Responders Resources & Training Program (ERRTP)** – ERRTP funds may be used for emergency responder improvement projects. These projects must demonstrate a benefit to community activities associated with police, fire, ambulance or related public safety services.

DCED

**Senior Community Center Grant Program** – Grants will be awarded to senior centers by two categories: capital assistance and capacity building. Capital assistance projects are for renovations, repairs, equipment, furnishings or acquisition of land or facilities and construction, while capacity building projects are to help pay for administration, fundraising or help in growing the programs and services offered at senior centers.

Dept. of Aging

**Assistance to Firefighters Grant Program** – Program assists rural, urban, and suburban fire departments throughout the U.S. Funds are used to increase the effectiveness of firefighting operations, to improve firefighter health and safety programs, and to establish or expand fire prevention and safety programs.

FEMA

**Hazardous Materials Emergency Preparedness Planning and Training Grants** – The purpose of this grant program is to increase effectiveness in safely handling hazardous materials accidents and incidents, enhance implementation of the Emergency Planning and Community Right-to-Know Act of 1986 (EPCRA), and encourage a comprehensive approach to emergency training and planning by incorporating unique challenges of responses to transportation situations.

PEMA

All 67 counties are eligible to apply. These grants require a 20 percent county match; the match may be accomplished with county or state Hazardous Materials Response Fund grants, or as a “soft-match”, such as the value of in-kind contributions. Counties may receive grants in both planning and training programs. Grants under this program are on a reimbursable basis – expenditures are

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reimbursed after completion of activities or contractual obligations.

**Hazardous Materials Response Fund** – The fund is designed to provide supplemental emergency preparedness funding for chemical emergency plans by Local Emergency Planning Committees (LEPCs) and industry, acquisition of hazardous materials response team equipment, public Right-to-Know education, chemical industry awareness and compliance, and training and exercises. All 67 counties are eligible.

PEMA

**Volunteer Fire Company and Volunteer Ambulance Service Grant Program** – Grants range from \$2,500 to no more than \$15,000 per volunteer fire company applicant, or more than \$10,000 per volunteer ambulance service, unless the applicant is comprised of two groups that had previously merged.

PEMA

**Volunteer Loan Assistance Program** – The Volunteer Loan Assistance Program (VLAP) provides loans at a fixed 2 percent interest rate to volunteer fire, ambulance and rescue companies for the acquisition, rehabilitation or improvement of apparatus, facilities and equipment.

PEMA

**Local Government** – Categories for Local Government grants are as follows: **Arts Programs** – on-going programs, such as concert series in the park, children’s summer program, community festival, administered by the local government; **Arts Projects** – one time projects such as art in the park, or downtown mural projects, administered by the local government and completed in one year; **Re-grant Programs** – awards to local organizations for art/cultural programs, administered by the local government; **Pass Through** – funds to a non-profit local arts agency for programs, projects, administration, and re-grant programs, administered by the local arts agency; and **Other**.

PA Council on the Arts (PCA)

**Pennsylvania Partners in the Arts (PPA)** – Project Stream – Through 17 regional Partner organizations across the state, the PCA re-grants state arts funds to support a wide variety of local and community arts activities.

PCA

Activities supported through PPA awards include, but are not limited to, local and regional celebrations and festivals; classical, jazz, opera and community band concerts; theater productions; visual arts exhibitions and workshops; visiting authors and poets; hands-on art experiences for children and youth; and arts programs at heritage events, libraries, schools and senior citizen centers across the Commonwealth.

The **Federal Surplus Property Program** offers a variety of property to municipalities and other nonprofit organizations within Pennsylvania. From paper clips to battleships, from computers to concrete block.

Dept. of General Services (DGS)

The **Federal Fixed Price Vehicles Program** offers General Services Administration fleet vehicles to municipalities before these vehicles go to public auction. Cars, trucks, vans, alternative fuel vehicles, pick-up trucks, ambulances, and fire trucks are all available through this program.

DGS

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The **State Surplus Property Program** offers Commonwealth-owned office equipment and supplies through the warehouse at 2221 Forster St. in Harrisburg, and offers a variety of items on-line through eBay ([www.ebay.com](http://www.ebay.com) seller id [pastatesurplus](#)). Sales are open to the general public. Store hours are 9AM to 2:45 PM, Monday through Friday.

DGS

Surplus Auctions are sometimes held across the Commonwealth. Additionally, off-road equipment, bridge equipment, dump trucks, and other maintenance equipment are offered to municipalities before these items are offered for sale to the general public.

The **1033 Excess Property Program** provides law enforcement agencies an opportunity to acquire excess Department of Defense equipment and supplies to use in the line of duty. Body armor, photographic equipment, computers, night vision goggles, vehicles, and many other valuable protective items can be acquired.

DGS

The **1122 New Property Program** enables law enforcement agencies to purchase new equipment and supplies suitable for counterdrug activities using Federal contracts.

DGS

**Justice Assistance Grant Program** – Provides assistance to state and local units of government in implementing projects that offer high probability of improving the criminal justice system.

PCCD

**FEMA’s Pre-Disaster Mitigation (PDM)** - The PDM program provides funds to states, territories, Indian tribal governments, communities, and universities for hazard mitigation planning and the implementation of mitigation projects prior to a disaster event. Funding these plans and projects reduces overall risks to the population and structures, while also reducing reliance on funding from actual disaster declarations. PDM grants are to be awarded on a competitive basis and without reference to state allocations, quotas, or other formula-based allocation of funds.

FEMA

**Commercial Equipment Direct Assistance Program (CEDAP)** - CEDAP helps meet the equipment needs of smaller jurisdictions by providing communications interoperability, information sharing, chemical detection, sensors, personal protective equipment, technology, and training in using the equipment, devices, and technology. Awards are made to law enforcement and emergency responder agencies not currently eligible for funding through the Department’s Urban Areas Security Initiative grant program.

U.S. Dept. of Justice

**Community Oriented Policing Services (COPS)** - Supports law enforcement and communities by providing knowledge resource products, training, and funding for the advancement of community policing.

U.S. Dept. of Justice

**USDA Rural Development Community Facilities Direct and Guaranteed Loans and Grants** - USDA Rural Development provides for direct and guaranteed loans to

USDA

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develop essential community facilities in rural areas and towns of up to 20,000 in population. Direct loans may be made to applicants unable to obtain commercial credit. Limited grant funds are available to areas serving low income populations. Individual projects may be funded using direct loan or guaranteed loan alone or in combination. Grants may supplement loans.

Funds may be used to construct, enlarge, or improve community facilities for health care, public safety, and public services. This can include costs to acquire land needed for a facility, pay necessary professional fees, and purchase equipment required for its operation. Examples of essential community facilities include:

- **Health Care**  
Clinics, ambulatory care centers, hospitals, rehabilitation centers, and nursing homes
- **Telecommunications**  
Medical and educational telecommunication links
- **Public Safety - First Responder Initiative**  
Communications centers, police and fire stations, fire trucks, police vehicles, rescue vehicles, jails, multi-service buildings, ambulance and rescue vehicles.
- **Public Services**  
Adult and child care centers, city halls, courthouses, airports, garages, off-street parking facilities, sidewalks, street improvements, college classrooms and dormitories, libraries, museums, schools, fairgrounds, and animal shelters.

Funds are available to public entities such as municipalities, counties, and special-purpose districts, as well as to nonprofit corporations and tribal governments. In addition, applicants must have the legal authority to borrow and repay loans, to pledge security for loans, and to construct, operate, and maintain the facilities. They must also be financially sound and able to organize and manage the facility effectively. Repayment of the loan must be based on tax assessments, revenues, fees, or other sources of money sufficient for operation and maintenance, reserves, and debt retirement.

**USDA Rural Development Rural Utilities Programs** - USDA Rural Development, a rural credit agency, is authorized to provide financial assistance for water and waste disposal systems in rural areas. Facilities financed by Rural Development must primarily serve rural areas. The terms "Rural" and "rural area" will not include any area in any city or town with a population in excess of 10,000 for water and waste disposal facilities. Facilities must be located in rural areas except for utility-type services, such as water and sewer, serving both rural and non-rural areas. In such cases Rural Development funds may be used to finance only that portion serving rural areas, regardless of facility location. Areas or communities adjacent to, or closely associated with, non-rural areas are given low priority.

USDA

To be eligible to receive Rural Development assistance, the applicant must be a public entity such as a County, Borough, Town or Township, special purpose Authority, or non-profit corporation. Applicants must also:

**Grant or Loan Program**

**Agency**

- Be unable to obtain needed funds from other sources at reasonable rates and terms.
- Have legal authority to borrow and repay loans and be financially sound.
- Have the ability to operate and maintain the facility or service.
- The project should be consistent with any development plans of the State, County, or local municipality in which the proposed project is located.

Funds may be used to acquire, construct, expand, or otherwise improve rural water supplies and waste disposal systems. Other reasonable and necessary project costs, such as, land and rights-of-way, legal and engineering fees, interest, equipment, initial operation and maintenance and contingency are eligible for funding.

## RECREATION/CONSERVATION/TOURISM

### Grant or Loan Program

### Agency

**Pennsylvania Conservation Corps (PCC) Project Grant Program** – Grants to carry out projects related to recreation, conservation and historical preservation (non-profit agencies in cities of the first class may also apply, but only for projects involving the removal of graffiti and the repair of institutional vandalism.)

PCC

Grant recipients receive the services of a PCC crew (all wages paid) for one year. May also receive the funds to pay for the materials and contracted services needed (municipalities and school districts must supply a 25 percent cash match).

**Matching Fund Program** – The purpose is to allow the Commonwealth to provide part of the funds necessary for a local Tourism Promotion Agency (TPA) to conduct appropriate destination marketing. Only properly designated TPAs may receive grants under the Matching Fund Program. Consult the Matching Fund Program Guidelines for complete program details.

DCED

**Environmental Education Grants Program – Combination Program** – The focus of this EE Grant Program is to support environmental education through schools, county conservation districts and other nonprofit conservation or educational organizations, including colleges and universities.

PADEP

Eligibility – County, Municipality, Authority, School District, Non-Profit, Conservation District, Non-Profit Conservation or Education Organizations

**Growing Greener Watershed Protection Grants – Water Program** – Restore watersheds and streams, reclaim mined lands, remediate acid mine drainage.

PADEP

Eligibility – County, Municipality, Authority, Council of Government, School District, Non-Profit, Conservation District, Watershed Associations

**Boating Facility Grant Program** – Provides grants to county and municipal governments for the planning, acquisition, development, expansion and rehabilitation of public boating facilities located on the waters of the Commonwealth.

PFBC

**Festival Grant Program** – The Pennsylvania Festival Marketing Initiative is an initiative of the Pennsylvania Tourism Office in association with the Pennsylvania Council on the Arts (PCA). The goal of this initiative is to identify a roster of local and regional festivals and special events which can help Destination Marketing Organizations (DMO) to increase inbound traffic and overnight hotel stays in Pennsylvania's seven tourism regions.

PTO

**Bureau of Forestry Grants** – Grant Funding from the U.S. Forest Service and administered through DCNR, Bureau of Forestry is available to rural volunteer fire

DCNR

**Grant or Loan Program**

companies that serve populations of 10,000 or less. A priority of project funding is for the purchase of wildfire suppression equipment and protective clothing. Grants can also be awarded for maintenance of federal excess equipment, wildfire training, dry hydrants and mobile and portable radios.

**Agency**

**Heritage Areas Program** – Promotes public-private partnerships to preserve and enhance natural, cultural, historical and recreational resources to stimulate economic development through heritage tourism. Grants are awarded for planning, acquisition and development of historic, cultural and nature tourism projects, including feasibility studies, development of management action plans for heritage park areas, specialized studies, implementation projects, and hiring of state heritage park managers, and can only be obtained through one of the twelve designated Heritage Areas in PA. Grants are available to municipalities, non-profit organizations, and federally designated commissions.

DCNR

**Land Trust Grants** – Provides 50 percent funding for acquisition and planning of open space and natural areas which face imminent loss. Lands must be open to public use and priority is given to environmental areas and habitat for threatened species. Eligible applicants are pre-qualified nonprofit land trust and conservancies.

DCNR

**Pennsylvania Recreational Trails Grant Program (PRTP)** – Provides funds to develop and maintain recreational trails and trail related facilities for motorized and non-motorized recreational trail use. This funding must be distributed among motorized, non-motorized, and diverse trail use.

DCNR

**Snowmobile and All-Terrain Vehicle (ATV)** – Provides up to 80 percent funding with a 20 percent minimum match required for planning, maintenance, and development grants for trails and facilities. Up to 50 percent funding provided for acquisition of a fee simple title to real property or a less than fee interest such as an easement in connection with snowmobile and/or ATV use.

DCNR

A special set-aside of approximately one-third of the annual grant funds will be targeted for county, multi-county and regional authority projects. If the demand is not received for these types of projects, the balance of the set-aside will be used to fund other snowmobile and ATV applications.

**Community Grants**

Municipalities and municipal agencies are eligible applicants. The department provides grant funding at a level not to exceed 50 percent of eligible costs unless noted otherwise.

DCNR

**Comprehensive Recreation, Park and Open Space Plans** – Grants to develop a comprehensive long-range planning document that provides strategies to address a municipality’s recreation, park and open space needs.

DCNR

**Grant or Loan Program**

**Agency**

**Conservation/Sound Land Use** – Grants to encourage conservation planning and sound land use. Either as a stand-alone product or as part of comprehensive recreation, park and open space or a municipal plan, the department will fund studies that advance conservation or sound land-use strategies or practices identified in existing plans.

DCNR

**Feasibility Studies (Swimming Pool/Recreation Facilities)** – Grants to determine the feasibility of acquiring, developing or rehabilitating swimming pools, ice rinks, sports complexes, recreation centers, etc. DCNR usually requires the completion of these studies before a municipality is funded for development or rehabilitation of major facilities under the Community Conservation Partnership Program (C2P2) Acquisition and Development Grants.

DCNR

**Greenways** – Grants to explore establishing, developing and managing linear corridors of open space along streams, shorelines, wetlands, canals, ridge tops, etc. These corridors are studied to create recreational trails and bikeways, park connectors, and for environmental protection. DCNR has separate grant programs for river conservation and rail-trail planning.

DCNR

**Master Site Plans** – Grants to design the proposed development of a neighborhood, community, or regional park. Site control, either through ownership or a long-term lease, is required.

DCNR

**Park and Recreation Areas Acquisition** – Grants to acquire areas of land, water, or both for any neighborhood, community or regional public park and recreation site. Property may be acquired for active and/or passive recreation use to create new park and recreation areas or expand existing areas.

DCNR

**Peer-to-Peer Technical Assistance** – Grants of up to 90 percent of eligible costs (\$10,000 maximum). These projects help municipalities and other local groups improve their park, recreation and conservation services through a collaborative process. Projects are accomplished through consultant contracts with experienced park, recreation and conservation professionals working closely with community leaders. Examples of eligible projects include the forming of a new intergovernmental recreation and park agency (which is a high priority for the Bureau); improving management of a specific facility like a community center, trail, or pool; conducting an overall management assessment of an agency's park and recreation services, and park and recreation board training and development.

DCNR

**Rehabilitation and Development Park Grants** – Provides grants for rehabilitation and development of public indoor and outdoor park, recreation and conservation areas and facilities. Support facilities that serve park and recreation areas may be eligible for funding

DCNR

**Small Community Development Grants** – Municipalities with a population of 5,000 people or less are eligible to apply for funding under this project type. Eligible projects include but are not limited to rehabilitation and development of basic park

DCNR

**Grant or Loan Program**

**Agency**

and recreation facilities such as picnic areas, playgrounds, fitness courses, hiking and nature trails, and support facilities. DCNR strongly encourages the development of projects for new or renovated play areas that will meet current standards for safety and accessibility.

**Rivers Conservation Acquisition Grants** – Grants to acquire areas of land, water, or both, which promotes rivers conservation within river segments or watersheds listed on the PA Rivers Conservation Registry. Projects must be recommended in an approved Rivers Conservation Plan.

DCNR

**Rivers Conservation Development Grants** – Provides grants to improve, restore and enhance the cultural, biological, ecological and recreational values of waterways. The project must lie within river segments or watersheds listed on the PA Rivers Conservation Registry and recommended in an approved Rivers Conservation Plan. Eligible projects include riverbank stabilization, stream relief initiatives, river corridor recreation development, recreational access use, stream improvements, archeological, historical and critical habitat restoration and protection. Support facilities such as access roads, parking areas, comfort stations, utilities, landscaping, etc. are also eligible for funding.

DCNR

**Rivers Conservation Plans** – Grants to study watersheds or rivers, including streams and creeks, to identify significant river resources, potential threats to these resources, and recommend restoration, maintenance or enhancement actions.

DCNR

**Rivers Implementation Projects** – Grants directed to resolution of specific issues for a river that is on the Pennsylvania Rivers Conservation Registry (Investigations into river access, water quality monitoring, and preparation of ordinances and zoning documents are eligible activities.)

DCNR

**Greenways and Trails Acquisition Grants** – Grants to acquire areas of land, water, or both which provides a linear recreation, conservation or open space corridor along a natural or man-made feature.

DCNR

**Greenways and Trails Development Grants** – Provides grants for the renovation and development of linear public facilities such as bicycle, walking, equestrian, snowmobile, nature trails, and passive recreation areas, riparian forest buffers, wetland boardwalks, observation decks, etc. and related support facilities, access roads, parking areas, lighting, landscaping and signage directly related to the project are also eligible for funding.

DCNR

**Rail-Trail Feasibility Studies** – Grants to determine the feasibility of converting available railroad rights-of-way to a trail. Site control, either through ownership or a long-term lease, is not required in order to conduct the study.

DCNR

**Grant or Loan Program**

**Agency**

**Rail-Trail Master Plans** – Grants to develop a design detailing the proposed development of the trail. Site control, either through ownership or a long-term lease, is required.

DCNR

**Rail-Trail Special Purpose Studies** – Grants to develop a detailed study on a particular issue or structure (culverts, bridges, tunnels) that impacts the conversion of a rail corridor to a trail. Site control, either through ownership or a long-term lease, is required.

DCNR

**Rails-to-Trails Acquisition** – Grants to acquire abandoned railroad rights-of-way for public recreational trail use and adjacent lands for trail access or related support facilities.

DCNR

**Rails-to-Trails Development Grants** – Provides grants for renovation and development of abandoned railroad rights-of-way or lands available for trail purposes under rail banking. Development includes construction of trails and associated structures; support facilities such as access roads, parking areas, interpretive facilities, and comfort facilities. Related facilities such as walks, lighting, landscaping, and signage for trail use are eligible.

DCNR

**Floodplain Land Use Assistance Program** – This program provides grants and technical assistance to encourage the proper use of land and the management of floodplain lands. Local governments may apply for 50 percent of eligible costs. There is no maximum dollar limit.

DCED

**Coldwater Heritage Partnership** – Provides leadership, coordination, technical assistance and funding support for the evaluation, conservation and protection of Pennsylvania’s coldwater streams.

PFBC

**Flood Protection Grant Program - Water Program** - Provides funds to government entities responsible for the operation and maintenance of flood protection projects for non-routine maintenance, project improvements and specialized equipment.

PADEP

**Dirt and Gravel Road Maintenance** - Reduces non point source pollution from the maintenance of dirt and gravel roads.

PADEP

**Enactment of Ordinances and Implementation of Stormwater Management Plans** - Reimburse municipalities for costs incurred in the adoption or revision of ordinances or regulations and other actual administrative, enforcement, and implementation costs incurred in complying with the Pennsylvania Stormwater Management Act (1978 Act 167) and the companion regulation governing storm water management grants and reimbursements (25 Pa. Code 111).

PADEP

**Sewage Management Grants (Act 537)** - reimbursements for municipalities completing sewage facilities planning and enforcement.

PADEP

**Grant or Loan Program**

**Source Water Protection Technical Assistance Program** - Providing protection for water supplies. The Source Water Protection Technical Assistance Program (SWPTAP) was created by the Pennsylvania Department of Environmental Protection (PA DEP) to help community water systems protect their drinking water. It is a voluntary program that benefits water systems with groundwater wells, springs, reservoirs, river intakes, or any combination of these water sources. All types of community water systems are eligible to participate in SWPTAP including municipal, authority, water associations, and investor-owned (private) systems throughout the Commonwealth.

**Agency**

PADEP

## HOUSING

### Grant or Loan Program

### Agency

**Weatherization Assistance Program** – A federal program, which works to minimize the adverse effects of high energy costs on low-income, elderly and handicapped citizens through client education activities and by providing high quality weatherization services. Non-profit organizations and local governments are eligible to apply.

DCED

**Home Ownership Choice Program** – An incentive of the Pennsylvania Housing Finance Agency (PHFA) to finance new, single-family home construction in blighted areas of the Commonwealth. A sponsoring partnership must exist of the municipal entity, a for-profit building/developer and a non-profit builder/developer. HCP funding must be matched by the sponsoring organization on at least a one-to-one basis. 50 percent of the match requirement being provided by the municipality. Project proposals must be submitted to PHFA by specific deadlines.

PHFA

**HOME Program** – Federally funded program provides local governments with loan and technical assistance to expand the supply of decent and affordable housing for low and very low-income Pennsylvanians. Local governments, which are not in HUD participating jurisdictions and local governments on behalf of private and non-profit and for-profit housing development corporations are eligible to apply.

DCED

**Core Communities Housing Program** – Provides state-funded grants for affordable housing activities in core communities. The initiative funds housing activities eligible under the Housing and Redevelopment Assistance Program for new or rehabilitated housing developments, but only on previously developed sites. Grants are for affordable housing activities in previously developed areas undertaken by counties, municipalities, redevelopment authorities, and certain non-profit organizations. Used for any housing activity permitted by Housing & Redevelopment Assistance guidelines. (The demolition of structures may only be funded if there is an immediate housing reuse for that same site.)

DCED

**Pennsylvania Accessible Housing Program (PAHP)** – Provides grants to local entities to carry out home modification programs that will enable low- and moderate-income persons with physical disabilities of all ages to make their home more accessible.

DCED

**Low Income Home Energy Assistance Program (LIHEAP)** – The federally funded LIHEAP helps low-income households pay for a variety of home heating fuel sources and furnace repairs in the winter. It is administered by the state Department of Public Welfare (DPW). DPW works with the Department of Aging Area Agency on Aging to encourage eligible seniors to apply.

DPW

Cash grants are based on income, family size, type of heating fuel and heating regions. Crisis grants are awarded to families with heating emergencies, such as

**Grant or Loan Program**

**Agency**

mechanical breakdowns or unexpected fuel shortages. Neither grant must be repaid. No lien is placed on the property of families obtaining the grants. Individuals do not have to be on public assistance or own their own home to qualify for LIHEAP.

**Access Home Modification Program** – Provides non-interest bearing second mortgage loans to assist persons with disabilities or who have a family member(s) living in the household with disabilities who are purchasing homes and need to make accessibility modifications. This program provides a deferred payment loan, with no interest, and no repayment, as long as the buyer occupies the home as a primary residence. PHFA

**Closing Cost Assistance Program** – Deferred payment non-interest bearing closing cost assistance loan. It's a no-interest second mortgage that does not require repayment until the first mortgage is paid in full or the home is sold, refinanced, transferred (except transfers by inheritance or between spouses), or is no longer occupied as the borrower's primary residence. PHFA

**HERO** – Homeowners' Equity Recovery Opportunity – Designed to improve the financial situation of Pennsylvanians who are not able to afford their current mortgage payments. The HERO program is an option for those homeowners not eligible for the REAL Program due to credit issues or owing more than their home is worth. PHFA

**HOMestead Second Mortgage Program** – Provides non-interest bearing second mortgage loans for down payments and closing costs. No repayment is required until payoff of the first mortgage or sale, transfer or non-owner occupancy of the property and are forgiven on an annual basis over five years. Not available in all areas of the Commonwealth. PHFA

**Keystone Home Loan PLUS Program** – Offers PHFA's lowest rate financing, below-market origination fees and closing cost assistance for families with children or persons with disabilities, buyers having incomes at or below approximately 80 percent of their county's median income for the county in which they plan to purchase their first home. PHFA

Applicants who meet additional eligibility requirements may also be eligible for closing cost assistance.

**Keystone Home Loan Program** – Provides 30-year, fixed rate home mortgage loans with lower-than-market interest rates to qualifying home buyers. PHFA

**PENNVEST** – Individual On-Lot Sewage System Loans – Program provides up to \$25,000 for 20-year, very low interest rate loans to homeowners for the repair or upgrade of malfunctioning on-lot sewage systems in rural areas. These loans are insured under the FHA Title I Home Improvement Loan Program. Family income may PHFA

**Grant or Loan Program**

**Agency**

not exceed 150 percent of the statewide median household income, adjusted annually for inflation.

**PHFA/RHS Joint Financing Program** – Provides 100 percent financing to low-income families in rural Pennsylvania who are first-time homebuyers. Funding is provided through a partnership between PHFA and the Rural Housing Service (RHS) of the United States Department of Agriculture. PHFA

**Purchase-Improvement Program** – Program allows borrowers to make up to \$15,000 in home improvements in conjunction with the purchase of a home with an agency first mortgage loan. This can include repairs, alterations or modifications to improve the basic livability, accessibility, energy efficiency or safety of the property. PHFA

**REAL – Refinance to an Affordable Loan Program** – Provides a refinancing option to homeowners with an unaffordable mortgage. It offers an attractive 30-year fixed rate, flexible credit underwriting, and 100 percent financing. PHFA

**Renovate & Repair Program** – Homeowners may borrow up to \$35,000 for as long as 20 years to make repairs and improvements to their homes. Provides attractive financing as well as assistance with construction management. PHFA

**Construction Loan Program** – Program makes below market-rate construction loans available to sponsors of rental housing projects who have permanent take-out financing from other lenders. At least 20 percent of the residents of the development must have incomes that do not exceed 80 percent of the area’s median income. PHFA

**Low Income Housing Tax Credit Program** – Provides owners of and investors in affordable rental housing developments with tax credits that offer a dollar-for-dollar reduction in their tax liability (the credit may be taken for up to ten years). Provides federal tax incentives for the development and preservation of affordable multifamily housing for families of lower income, senior citizens, handicapped individuals and homeless persons. PHFA

**PennHOMES Program** – Program offers interest-free, deferred payment loans to support the development of rental housing for residents who meet income guidelines. The loans can be structured as primary or secondary mortgage loans. The source of the funds for the program include Agency reserves and federal HOME dollars provided as a subrecipient to the Department of Community and Economic Development. PHFA

**Taxable and Tax Exempt Bond Financing** – Program provides financing at competitive rates to developers building, rehabilitating, or preserving rental housing developments. The rates are made competitive through the sale of Agency tax exempt and taxable bonds. Mortgage provided through Agency bond proceeds must be secured by a first lien position on the property. PHFA

**Grant or Loan Program**

**Agency**

**First Time Homeownership Counseling** – Provides funds for Homebuyer Workshops and Pre-purchase Counseling with the goal of expanding homeownership opportunities, educating consumers about the home buying experience, predatory lending and creating a network of counselors covering all phases of the homeownership experience.

PHFA

**Homeownership Choice Programs** – The Homeownership Construction Initiative and Neighborhood Revitalization Initiative offer funding to development proposals which provide ownership opportunities through new construction or renovation of vacant homes, turning blighted, urban areas into attractive neighborhoods. Proposals are submitted as joint applications of non-profit organizations, for-profit builders and municipalities. HCP is intended to be part of a municipality’s comprehensive approach to increasing housing investment.

PHFA

**Mixed Use Facility Funding Initiative** – Provides funds for small-scale, mixed-use neighborhood revitalization efforts situated in commercial corridors around the state. Goals of this effort are to help stabilize and revitalize commercial areas and surrounding residential neighborhoods. Proposals must be for one to 20 family residential structures and include one or more storefront commercial components. Proposals must be financially viable and made by an entity with development experience in the community with the capability to complete the project.

PHFA

**Property Tax/Rent Rebate Program** – The Property Tax/Rent Rebate program benefits eligible Pennsylvanians age 65 and older; widows and widowers age 50 and older; and people with disabilities age 18 and older.

**USDA Rural Development Housing Programs** - There are a number of programs for such purposes as rehabilitation of housing in need of repairs with grants for low income elderly, or 1% loans for low income families; providing low interest direct mortgage financing for workforce housing, providing attractive, multifamily housing for families and elderly who can’t afford homeownership.

USDA