



DEPARTMENT OF THE TREASURY

WASHINGTON, D.C.

Office of Community and Economic Development

Analysis of Federal Community and Economic Development Investment in Communities

ABSTRACT

The Analysis of Federal Community and Economic Development Investment in Communities (Analysis) presents evidence that federal community and economic development policies, programs and investments are a cohesive domestic economic policy strategy that supports economic mobility for low-income and financially underserved people and economically distressed communities. The Analysis posits that federal community and economic development investments, cumulatively, may have a significant economic impact at a local, regional, and national level but that the availability and form of existing data makes this challenging to research. The Analysis presents profiles of 12 communities across the country including local community and economic development strategies and lists of relevant recent federal investments. Based on analysis of these federal investments, there are observations and recommendations for future actions and research to be undertaken by federal policy offices, academics, and practitioners. For purposes of the Analysis, the term, “Federal Community and Economic Development Investment” is being used broadly to include competitive grants, formula grants, loans, loan guarantees, tax credits and other subsidies.

INTRODUCTION

Public and private investments that focus on addressing economic inequality through targeted investments in people, businesses and places that have been constrained by a lack of access to opportunity are commonly referred to as community and economic development (CED). For the purposes of the Analysis, federal CED investments are specifically defined as those that:

- primarily benefit low- and moderate-income or financially underserved *people* or *small businesses* and/or economically distressed *places*.
- provide or administer funds in partnership with units of state, local or tribal governments and/or non-governmental organizations with a community economic development focus; and,
- create conditions that allow beneficiaries to make progress toward financial security and economic mobility.

Federal investment policies or programs with broader economic goals, such as improving transportation infrastructure or investments in a particular industrial sector, may not be directly related to reducing economic inequality or addressing a lack of access to opportunity. However, those same programs may be considered CED investments if implemented with an explicit policy focus on investing in economically distressed places and creating economic opportunities for underserved people and businesses.

The economic rationale for the identified programs and policies is not limited to the potential impact on the individual beneficiaries. The cumulative economic, social, and environmental impacts of federal CED policies may have implications for local, regional, and national economic outcomes, especially when the federal investments leverage private, state, corporate and philanthropic investments.

PURPOSE AND SCOPE

The Biden-Harris Administration's approach to domestic economic policy focuses on addressing economic inequality through targeted investments in people, businesses, and places that have been overlooked for too long. The Administration established the Interagency Community Investment Committee (ICIC)¹ - a collaboration among eight federal agencies that support economic growth in historically underserved communities - to strengthen how federal community investment programs serve communities and create economic opportunity. Federal CED programs and policies generally focus on determining the benefit for low-income people or other beneficiaries on an individual investment or program basis. Given that CED investments are part of the Biden-Harris Administration's broader economic strategy, it is important to be able to assess related CED investments, from various federal agencies, that have a similar geographic focus and economic objective. This analysis explores how to aggregate the impacts of CED investments and identify promising practices that improve the economic trajectory of underserved people, businesses, and communities. This paper does not evaluate the impact and efficacy of specific federal CED investments.

OCED assembled publicly available data, primarily from federal agencies that participate in the ICIC, to describe the flow of federal CED investments in 12 communities. This paper presents key observations and recommendations for further research that may be valuable to federal policymakers, state and local governments that implement CED programs, to non-governmental organization (NGO) and other CED practitioners.

COMMUNITY PROFILES

OCED developed individual CED federal investment profiles for the following 12 communities:

- Toledo, OH (population: 266,301)
- Pinal County, AZ (population: 464,154)
- Municipio de Carolina, PR (population: 151,571)
- Las Cruces, NM (population: 113,888)
- Rochester, NY (population: 211,328)
- Whitley County, KY (population: 36,712)
- Brownsville, TX (population: 189,382)
- Boston, MA, (population: 650,706)
- Anchorage, AK (population: 288,121)
- Macon-Bibb County, GA (population: 157,346)
- Kansas City, MO (population: 508,394)
- Pine Ridge Reservation, SD (population: 18,961)

OCED selected 12 population-diverse communities from different regions across the country and did not select any of the nation's 20 most populous cities; recognizing that the number and complexity of federal investments in the nation's largest cities would be more challenging to document, as would a greater amount of corporate and philanthropic investment in CED strategies.²

The profiles describe recent federal CED investments through the programs and tax policies listed in Appendix A. Unless noted, the investments occurred in calendar years 2021, 2022 and 2023. Each profile includes an overview of recent demographic, geographic and economic insights, followed by summaries of local planning efforts and local community and economic development strategies (drawn from local planning documents) and includes a list of federal CED investments, differentiated by formula grants, pandemic response grants, and competitive grants and investments. Finally, the profiles highlight selected local CED efforts and connections to national CED intermediaries and networks, through which additional significant federal funding may flow.

¹ ICIC was organized in July 2022 to facilitate the flow of strategic resources into underserved communities across the country by better aligning federal community investment programs and attracting aligned private-sector investments. The ICIC members include the Department of Agriculture (USDA), Department of Commerce (Commerce), Department of Energy (DOE), Department of Housing and Urban Development (HUD), Department of Transportation (DOT), Department of the Treasury, Environmental Protection Agency (EPA), and the Small Business Administration (SBA).

² [Investment Monitor, "The 30 largest cities in the U.S."](#)

KEY OBSERVATIONS

Federal CED investments

- *Since 2021, there has been a historic increase in federal resources and a focus on addressing the needs and opportunities of financially underserved households and economically distressed places.* Pandemic response and other investments deployed under the Biden Administration represented a historic increase in resources for CED over the baseline of pre-pandemic resources, including resources approved under the Consolidated Appropriations Act, 2021 (signed into law in December 2020)³, the American Rescue Plan Act (signed into law in April 2021)⁴, the Bipartisan Infrastructure Law (signed into law in November 2021)⁵, the CHIPS and Science Act⁶, and the Inflation Reduction Act⁷ (both signed into law in August 2022).

Some programs authorized under these laws are statutorily focused on low-income households, such as Treasury's Emergency Rental Assistance. Others have important elements that are statutorily directed to low-income communities, such as the U.S. Environmental Protection Agency's Greenhouse Gas Reduction Fund. Yet other federal programs may not require a specific focus on low-income persons or economically distressed places but may provide flexibility to state and local jurisdictions to set their own policy priorities. For example, many jurisdictions chose to use tens of billions of dollars in funding made available through the American Rescue Plan Act's (ARPA) State and Local Fiscal Recovery Fund (SLFRF) for CED purposes.

For example, analyzing investments reported in USASpending, between 2018-2020, Brownsville, Texas received approximately \$9.9 million in federal resources directed to CED as compared to the years 2021-2023, when Brownsville received approximately \$19.8 million in non-emergency federal resources directed to CED. In addition, in 2021, Brownsville received over \$65 million in a one-time appropriation of SLFRF funding, of which approximately five percent was used for specific CED-related activities and programs.⁸

- *Regularly appropriated formula grants are foundational for the federal CED investment ecosystem.* Annually appropriated federal formula grants provide local jurisdictions with predictable foundational funding to support CED activities and CED-focused institutions. Resources include the Community Development Block Grant (CDBG), the HOME Investment Partnerships Program (HOME), and the Emergency Solutions Grant (ESG) program from HUD's Community Planning and Development Division and the Indian Housing Block Grant for tribes and tribally designated housing entities from HUD's Office of Native American Programs. Local governments distribute these funds in a relatively consistent manner and to many of the same institutions annually. [The Farm Bill](#), appropriated every five years is an omnibus multi-year law that also provides regular critical investments in rural community and economic development. CED-focused resources include Title IV Nutrition and Title VI Rural Development.
- *Nonmetropolitan counties rely more heavily on federal funding from the U.S. Department of Agriculture (USDA) and on federal resources that pass through to state government agencies, including Regional Commissions, where applicable.* Prior to the pandemic, in 2010, USDA analyzed the geographic distribution of federal funding, including shifts from grants to loans. The study found that USDA's rural

³ [Public Law 116-260—Dec. 27, 2020](#)

⁴ [Public Law No: 117-2 –March 11, 2021](#)

⁵ [Public Law No: 117-58 –November 15, 2021](#)

⁶ [Public Law No: 117-167-August 9, 2022](#)

⁷ [Public Law No: 117-169-August 16, 2022](#)

⁸ City of Brownsville Budget documents for disbursements of funds and news clippings.

development programs provide more funding per capita to non-metro counties with less than 2,500 residents and to persistent poverty rural areas than non-metro areas generally.^{9 10}

- *Significant CED investments occur through programs with broad eligible uses of funds that are not restricted only to CED purposes.* Treasury’s SLFRF Program provides an illustrative example of a large program (in terms of total funding available) that has broad eligible uses and significant regulatory discretion for recipients. Many recipients chose to utilize significant portions of their SLFRF for CED purposes. For example, SLFRF is the source for a multi-billion federal investment in affordable housing, though it is not specifically an affordable housing program.
- *High-capacity local institutions can meaningfully supplement the role of local government in implementing and leveraging federal CED investments.* In every community examined in this analysis, there were local institutions – Community Development Corporations (CDCs), Community Development Financial Institutions (CDFIs), other mission-driven NGOs, and/or academic institutions – that leveraged competitive federal CED funding. These non-governmental organizations are an important source of capacity and innovation for implementing CED projects and leveraging relevant federal funding, including layering or “braiding” together multiple sources from different programs and agencies. This was particularly the case with institutions connected to national community development networks or intermediaries – Enterprise Communities, Local Initiatives Support Corporation (LISC), Habitat for Humanity, the National Urban League, the National Association for Latino Community Asset Builders, and the National Coalition for Asian Pacific American Community Development – among others.

Recommendation for federal government stakeholders:

- ✓ Invest in building and sustaining local CED capacity, including by building on efforts from two recent initiatives:
 - The Rural Partners Network, led by the U.S. Department of Agriculture and launched by the Biden-Harris Administration in 2022, supports long-term economic stability through capacity-building at the local level, and includes distribution of federal staff in rural communities and a consortium of federal agencies and regional commissions collaborating to provide support.
 - The Strong Cities, Strong Communities (SC2) launched in 2011 by the Obama-Biden Administration was an effort to strengthen local capacity for economic growth in local communities efficiently to improve CED efforts.
- ✓ Invest in technology to allow for collecting more and higher-quality data with less burden on recipients and invest in the evaluation of available data and/or make data available to external researchers and evaluators.

Availability and consistency of data on federal CED investments

- *There is no single consolidated source of data on federal CED investments.* [USAspending.gov](https://www.usaspending.gov) is the official open data source of federal spending information, including data about federal awards such as contracts, grants, and loans. It is challenging to utilize USAspending.gov to identify and aggregate federal CED investments because it identifies federal spending categories according to budget function. For example, “community and regional development,” includes expenditures for disaster relief and community development, including certain programs at HUD and Treasury. Rural development expenditures are primarily categorized under the “Agriculture” category. The “Commerce and Housing Credit” category includes such expenditures as home loan guarantees and a range of housing and small business programs. These data are useful for understanding the scale of federal investments in policy

⁹ Reeder, Richard, and Faqir Bag, “Geographic Targeting Issues in the Delivery of Rural Development Assistance,” U.S. Department of Agriculture Economic Research Service, Bulletin 65.

areas, however, USAspending.gov does not provide details on individual investments or the investment recipients with sufficient detail to understand the purpose, the location of the intended impact or the resulting impacts. USAspending.gov does not present data on tax expenditures, including tax policies with a CED focus such as the Low-Income Housing Tax Credit (LIHTC) and the New Markets Tax Credit (NMTC).

- *Across federal agencies, there is wide variation in the description and amount of publicly available data for CED investment programs.* Federal agencies present data about CED investments in various formats, including searchable databases, simple spreadsheets, narratives, and static pdf files. The level of detail made public by some programs may only include the amount and name of the recipient for each investment, while other programs may make available greater detail in a searchable format or narrative summaries from grantees or recipients.

Less data is publicly available about the outcomes and impacts of federal CED investments. Attempts to verify program impact assessment may require a data sharing agreement or a specific delegation of authority from the requisite agency. Data on subgrantees and subrecipients is even more difficult to find. For example, where a state or local government agency, or a large NGO intermediary, is the primary recipient or grantee, funds may be distributed to other entities. The documentation of the activities of subrecipients and subgrantees is necessary to understand how the funding flows may be maintained but may not be publicly available.

Examples of repositories of specific CED program data include the following:

- [U.S. Department of Housing and Urban Development \(HUD\) Community Planning and Development \(CPD\) Maps](#)
 - [HUD Community Assessment Reporting Tool](#)
 - [HUD Community Planning and Development Formula Program Allocations for FY 2023](#)
- U.S. Department of Housing and Urban Development (HUD) Public and Indian Housing
 - [Public Housing Data Dashboard](#)
 - [Housing Choice Voucher Data Dashboard](#)
 - [Indian Housing Block Grant Program \(IHBG\) Formula | HUD.gov / U.S. Department of Housing and Urban Development \(HUD\)](#)
- U.S. Department of the Treasury [Community Development Financial Institution \(CDFI\) Fund](#)
- U.S. Department of Commerce Economic Development Administration
 - U.S. Economic Development Administration [Revolving Loan Fund](#)
- [U.S. Environmental Protection Agency Investments from EPA Under the Bipartisan Infrastructure Law](#)
- [U.S. Department of the Treasury State and Local Fiscal Recovery Fund \(SLFRF\) Data Dashboard](#)

The White House website hosts an interactive map of specific investments made with funding authorized by the Bipartisan Infrastructure Law.^{10 3} The map presents announced and selected awards by location and type of project; private investments by company and the number of jobs created; and there are video stories for selected projects.

- *Some federal CED programs do not provide information about the geographic deployment and impact of the resources available through the program.* When agencies provide no specific documentation of the geographic impact at the local or county level it is not possible to accurately distinguish local impacts because an award may have impact in multiple municipalities or counties.
- *Across federal agencies and departments, there are differing definitions for key terms and intended*

¹⁰ [Maps of Progress | Build.gov | The White House](#)

beneficiaries. The legislative authorization for many CED programs and policies have varying definitions for similar concepts, such as “very-low income,” “job creation” or “economically distressed.” The federal opportunities reviewed also have different intended beneficiaries or target populations. These key terms and definitions of intended beneficiaries critically shape the economic impact of each program or policy. To the extent that programs reflect the same or very similar definitions and targeted beneficiaries, they may be more likely to have a more complementary or amplified impact.

- *Eligible recipients of federal CED programs or tax policies meaningfully shape the way data is available about the use of program resources.* CED programs and policies may be designed (whether by statute or regulation) to deliver resources to the end user (as in the case of an individual taxpayer receiving a tax credit); to state, local or tribal governments; or to private non-profit or for-profit entities. When federal funding flows through an intermediary entity to achieve the intended use or reaching the end beneficiary, it has implications for the availability and transparency of data. For example, in the LIHTC program, state agencies receive annual allocations of tax credits and administer them relatively independently, consistent with the tax code. Information provided by state agencies to the IRS is generally subject to taxpayer confidentiality restrictions, however, each state agency typically publishes information for the public about their allocation of the tax credits to specific project sponsors. This state level data is not aggregated and presented publicly at the federal level.

Recommendations for federal government stakeholders:

- ✓ Establish a single repository with a mapping tool (or expand USASpending) to consolidate data on federal programs that meet an established definition for CED, including data from USASpending and relevant federal program offices.
- ✓ Consider an Executive Order or other executive action that provides authority for gathering data from multiple federal agencies and designates a federal agency with the resources to conduct cross- program evaluation of federal CED investments that have aligned purposes.
- ✓ Convene federal policymakers to achieve a more aligned understanding of the economic objectives of CED programs and their intended outcomes and impacts.
- ✓ Convene federal CED program office leaders to achieve greater alignment in the metrics, data standards and approaches to making data publicly available to improve the potential for the aggregation of data across multiple programs with similar objectives.
- ✓ When providing technical assistance to Congressional and Committee staff on legislative proposals, consider recommending alignment of key CED terms and definitions.
- ✓ Align data reporting for future and existing CED programs, thereby easing reporting burden and allowing for comprehensive federal CED analysis.
- ✓ Provide technical assistance on data reporting and/or impact assessment to local/state institutions and NGO recipients of federal funding.

Local government planning

- *Local government planning related to CED investment strategies varies widely.* Comprehensive plans are typically longer-range, strategic planning documents, with a time horizon of five or more years. They are intended to guide the budgeting and development of the built environment, supporting infrastructure, and major investments in a local jurisdiction. Often, comprehensive plans address land use, housing options, transportation, community and economic development, education, public safety, parks and recreation, and environmental support and mitigation. A comprehensive plan may integrate multiple other local planning processes targeted to specific neighborhoods, municipal transportation networks or natural resource management. Most of the communities examined in the community profiles have comprehensive plans and some of those plans demonstrated a high level of specificity, including describing the type and

manner of community engagement. Other communities developed higher-level or less detailed plans.

HUD requires any “Participating Jurisdiction” which receives funding under the Community Development Block Grant (CDBG) program, among other programs, to submit a Consolidated Plan (Con Plan). Con Plans tend to be tactical documents with a five-year time horizon, which are accompanied by an annual action plan and a Consolidated Annual Performance and Evaluation Report (CAPER) for each year. Some communities have Con Plans that clearly reflect a prioritization of uses or projects, while others resemble lengthy lists of all potential use and the actual prioritization can only be seen in the reporting of how the funding was used.

In the examination of 12 communities, it was clear that the larger communities have more local resources for planning. Some smaller communities did have well-developed plans, including the Elevate Las Cruces comprehensive plan and Rochester 2034. In communities where local planning documents are specific and reflect meaningful prioritization of issues and initiatives, there is clear alignment between how recent federal CED investments are used and the priorities articulated in the local plans. When local plans are outdated or very general, it is more difficult to discern whether the federal funding has been leveraged and allocated in a manner consistent with a local planning process.

Recommendations for federal government stakeholders:

- ✓ Document promising practices regarding local planning and community engagement for CED priorities.
- ✓ Ascertain whether there are shared characteristics among units of local government that establish specific CED departments and when that occurs in a community’s growth trajectory.
- ✓ Assess promising practices for equitable and inclusive development and invest in the evaluation of local government CED efforts.

RESEARCH OPPORTUNITIES

The following are recommended topics for additional investigation by federal policy makers, state, and local government leaders, academics and CED practitioners.

- How can federal agencies align data collection to create a single comprehensive public platform for federal investments in community and economic development?
- How can the cumulative economic impact of CED programs and funding be determined on a specified population or geography, with the economic impact being defined as direct, indirect, and induced?
- How can the cumulative macroeconomic impact of CED policies be measured, including labor market, financial market resiliency, green transition, wealth and income inequality, and productivity rates?
- How can benchmarking and evaluation of CED investments be improved?
- How does the broader macroeconomic and monetary policy environment relate to CED appropriations and spending at the federal, state, and local levels?
- To what extent do federal CED investments leverage catalytic private investment in traditionally underinvested communities and economically distressed places? To what extent does the goal of greater leverage come into tension with the goal of serving the lowest income people?

APPENDIX A

Table of Federal Community and Economic Development Investments Policies and Programs

Federal Community and Economic Development Investment Policies and Programs

9

<p>U.S. Department of Housing and Urban Development</p> <ul style="list-style-type: none"> • Office of Community Planning and Development <ul style="list-style-type: none"> ○ Community Development Block Grant (CDBG) <ul style="list-style-type: none"> ▪ 2021 program allocations ▪ 2022 program allocations ▪ 2023 program allocations ○ HOME Investment Partnership (HOME) <ul style="list-style-type: none"> ▪ 2021 program allocations ▪ 2022 program allocations ▪ 2023 program allocations ○ Emergency Solutions Grants Program (ESG) <ul style="list-style-type: none"> ▪ 2021 program allocations ▪ 2022 program allocations ▪ 2023 program allocations ○ Housing Trust Fund (HTF) <ul style="list-style-type: none"> ▪ 2021 program allocations ▪ 2022 program allocations ▪ 2023 program allocations ○ Continuum of Care (CoC) • Office of Public and Indian Housing (PIH) <ul style="list-style-type: none"> ○ Choice Neighborhoods Program <ul style="list-style-type: none"> ▪ 2021 Planning Grant awardees ▪ 2021 Implementation Grant awardees ▪ 2022 Planning Grant awardees ▪ 2022 Implementation Grant awardees ▪ 2023 Planning Grant awardees ○ Family Self-Sufficiency Program (FSS) <ul style="list-style-type: none"> ▪ 2021 ▪ 2022 new applicants ▪ 2022 renewals ▪ 2023 ○ Resident Opportunities and Self-Sufficiency Program (ROSS) <ul style="list-style-type: none"> ▪ 2021 ▪ 2022 awardees ▪ 2023 ○ Capital Fund Program (Section 9) <ul style="list-style-type: none"> ▪ 2021 awards ▪ 2022 awards ▪ 2023 awards ○ Public Housing Subsidy – Capital and Operating Funds (Section 9) ○ Housing Choice Voucher Program (Section 8) 	Y	
--	---	--

<p>Federal investments specific to CED in the following departments not included in this analysis:</p> <p>The U.S. Department of Health and Human Services' Office of Community Services.</p> <p>The U.S. Department of Education grants and loans support individual students, working adults, vocational rehabilitation, community learning centers, schools, and workforce development, may support funding for a critical facility that supports job training and creation.</p> <p>The U.S. Department of Labor supports apprenticeship programs, dislocated worker training, and employment recovery programs associated with specific economic and disaster crises.</p>		
--	--	--

APPENDIX B

Federal Community and Economic Development Investments in Twelve Communities

Brownsville, TX (population: 189,382)
Las Cruces, NM (population: 113,888)
Toledo, OH (population: 266,301)
Anchorage, AK (population: 288,121)
Municipio de Carolina, PR (population: 151,571)
Pinal County, AZ (population: 464,154)
Boston, MA, (population: 650,706)
Whitley County, KY (population: 36,712)
Macon-Bibb County, GA (population: 157,346)
Kansas City, MO (population: 508,394)
Pine Ridge Reservation, SD (population: 18,961)
Rochester, NY (population: 211,328)

An Overview of Federal Community and Economic Development Investment

Brownsville, Texas

Context: Demographic and Economic Overview

Population:	Brownsville: 189,382 (33% growth since 2000) Cameron County: 425,208 (27% growth since 2000) (2022)
Median Household Income:	\$43,174 (\$69,021 U.S. average; \$73,035 TX) (2022)
Racial/Ethnic Composition:	Hispanic or Latino (94.7%), White (4.3%) (2022)
Unemployment Rate:	6.1% (DOL – July 2023)
Industries:	29.7% - social services; 13.5% - retail trade; 9.5% - leisure services; 8.3% - science and waste management (2022)
Bachelor's Degree or Higher:	22.5% (2022)
Households by Structure:	71.1% - 1 unit; 26.1% - 2+ unit; 2.8% - mobile homes (2022)
Housing Tenure:	8.8% owner-occupied; 34.3% renter-occupied (2022)
Housing Affordability:	Share of cost-burdened households (27.1%); severely cost-burdened (14.5%) (JCHS 2023); median home price: \$165,189; income required to purchase median-priced home: \$45,423 (JCHS 2022)
Poverty Rate:	26.1% (11.5% U.S. average, 14.0% TX) (2022)
Households Receiving Food Stamps/SNAP:	31.1% (2022)
Without Health Coverage:	24.5% (2022)

The City of Brownsville is located on the U.S.-Mexico border and Gulf of Mexico in Cameron County, Texas ~3 miles north of Matamoros, Tamaulipas, Mexico and ~275 miles south of San Antonio. The city is part of the US Census-defined Brownsville-Harlingen metropolitan statistical area and has close economic ties with Matamoros.¹ The city's largest industries by employment include education, health services, and retail trade.² Brownsville is located within one of five fossil energy corridors (Mid-Continental Gulf Coast) most impacted by fossil energy job loss as identified by the Department of Energy's (DOE).³ The Brownsville-Gateway Port of Entry is among the ten busiest border crossings into the US, processing both commercial and private traffic. The city's proximity to the Gulf of Mexico provides a variety of employment opportunities through the deepwater Port of Brownsville. The \$18.4 billion construction of Rio Grande LNG Phase 1, a liquefied natural gas (LNG) processing and export facility at the Port, is expected to generate over 5,000 construction jobs over the next eight years.⁴ Additionally, Brownsville is home to the SpaceX South Texas Launch Site, the world's first commercial launch site designed for orbital mission and reported to be the largest private employer in the city.⁵ In the past decade, Brownsville's poverty rate has dropped from 34.5 percent in 2012 to 26.5 percent in 2021 and median household income increased from \$31,605 to \$43,174. Approximately 30.6 percent of people in the Brownsville-Harlingen metro area did not complete high school.⁶

¹ [On the Border By the Sea + Beyond | Brownsville Community Improvement Corporation](#)

² [HUD PD&R Housing Market Profiles for Brownsville-Harlingen](#)

³ [Initial Report to the President on Empowering Workers Through Revitalizing Energy Communities](#)

⁴ [HUD PD&R Housing Market Profiles for Brownsville-Harlingen](#)

And [NextDecade Announces Positive Final Investment Decision on Rio Grande LNG Phase 1 | BusinessWire](#)

⁵ [Space X is now the largest private employer in Brownsville, with more than 1,600 employees, mayor says | Houston Chronicle](#)

⁶ [2017—2021 ACS 5-Year Narrative Profile: Brownsville-Harlingen, TX Metro Area](#)

Local Community and Economic Development Strategies

Imagine Brownsville Comprehensive Plan⁷

The most recent publicly available comprehensive plan, Imagine Brownsville, was published in 2009. Since then, additional plans have been adopted related to various areas of focus described in the comprehensive plan.⁸ This includes the 2021 BTX Mobility Plan⁹, which is intended to serve as a strategic policy guide for transportation planning investments, as well as the 2013 Revitalizing Downtown Brownsville Plan, which highlights place-based planning opportunities.¹⁰ The City's 2022 Annual Action Plan Draft references a planning process for a Brownsville Comprehensive Housing Plan in partnership with HUD, but that plan is not currently publicly available.

The Imagine Brownsville Comprehensive Plan identifies four core elements that make up the strategic priorities for improving Brownsville's quality of life and economic competitiveness: (i) Land Use, (ii) Downtown Revitalization, (iii) Economic Development, and (iv) Mobility/Infrastructure. Six additional smart growth/sustainability elements are also included as factors that support the core elements of the plan: (i) Civic, (ii) Environment, (iii) Equity, (iv) Healthcare, (v) Education, and (vi) Emergency Management.¹¹

- **Land Use** – *Focuses on strategies for the built environment.* This section provides an overview of existing land use trends in Brownsville and identifies strategies for future land use intended to enhance Brownsville's future, which include targeting Downtown; Regional Corridors; Regional Nodes; Local Corridors; Local Nodes; and Districts.
- **Downtown Revitalization** – *Focuses on strategies for downtown.* This section provides a historic overview of the development and structure of downtown Brownsville and details specific catalytic projects that could be targeted for investment.
- **Economic Development** – *Focuses on strategies for attracting outside investment.* This section provides an overview of the economic conditions of Brownsville and outlines ten initiatives for transforming Brownsville's economy.
- **Infrastructure** – *Focuses on strategies for transportation, utility, and drainage.* This section outlines projects and strategies for improving physical infrastructure related to transportation, utility, and drainage needs.

HUD Consolidated Plan¹²

Brownsville identified sixteen priority needs within the 2021-2025 Consolidated Plan: (i) housing rehabilitation and reconstruction; (ii) homebuyer assistance; (iii) housing development; (iv) emergency home repairs; (v) public and community facilities; (vi) homeless facilities; (vii) public improvements; (viii) parks and recreation facilities; (ix) transportation; (x) youth services; (xi) disability services; (xii) senior

⁷ [Imagine Brownsville Comprehensive Plan | Brownsville, TX \(brownsvilletx.gov\)](#)

⁸ [Brownsville City Adopted Plans](#)

⁹ [BTX-Mobility-Plan- \(brownsvilletx.gov\)](#)

¹⁰ [Revitalizing Downtown Brownsville Plan](#)

¹¹ [Imagine Brownsville Comprehensive Plan Introduction](#)

¹² [City of Brownsville 2021-2025 Consolidated Plan](#)

services; (xiii) health services and substance abuse; (xiv) domestic violence and child abuse; (xv) hunger relief; and (xvi) homelessness prevention and emergency assistance.

- i. Housing cost burden is identified within the Consolidated Plan as a major issue for both renter and owner-occupied households in Brownsville. Over 17,000 units in the city have been identified as having a lead-based paint hazard risk with a potential need for renovation. The city aims to encourage the rehabilitation of the existing housing stock and new housing development. In 2023, the city identified \$150,000 in CDBG funds to complete the rehabilitation of three owner-occupied home rehabilitation projects for low- and moderate-income (LMI) households.
- ii. Brownsville is focused on providing support for LMI homebuyers through downpayment and closing cost assistance. The Consolidated Plan notes that four of eleven Section 8 contracts in the city are set to expire before 2025, risking over 300 affordable rental units.
- iii. The Brownsville Affordable Homeownership Corporation has received financial support from the city to construct new single-family energy efficient housing units for resale to eligible low-income families.
- iv. Similarly, to the priority housing rehabilitation and reconstruction, Brownsville has identified a need support emergency home repairs.
- v. Brownsville has identified the need for more opportunities for youth and seniors to access resources and activities. The Consolidated Plan and action plans identify investments intended to improve facilities, such as developing an outdoor shaded space at a library for expanded programming.
- vi. The city provides resources to support facilities serving the homeless population including emergency shelters and facilities specifically targeted for youth experiencing domestic abuse.
- vii. Brownsville has a history of flooding and infrastructure damage concentrated in LMI neighborhoods resulting from rain events. The city is currently focused on street and drainage repair and has longer term plans related to flood, drainage, streets, and broadband access.
- viii. Brownsville has dedicated funding to support the development of Southmost Waterplein Park, which will serve the dual purpose of acting as a stormwater management site during heavy rainfall in this low-lying area as well as providing sports fields and a water pad for recreation.
- ix. Improvements to the transportation experience are reflected through Brownsville's investments in five bus shelters that are intended to serve as protection for commuters during harsh weather and as temporary shelter for unhoused individuals.
- x. Brownsville has directed federal and other resources to several social services, including parenting classes through Tip of Texas Family Outreach Center. Brownsville has partnered with the Moody Clinic to serve low-income children with special needs with diagnosis and treatment for speech/language, occupational, and/or physical therapy.
- xi. According to the Consolidated Plan, approximately 11.2% of Brownsville residents have a disability. This population has additional barriers to accessing affordable housing that vary by household but could include costs of physical accommodations to a residential structure, lower household incomes, and varying levels of external services needed.

- xii. Brownsville supports the daily home delivery of hot meals to seniors in the community through the Meals on Wheels program run by Amigos Del Valle.
- xiii. Sunshine Haven receives financial support from Brownsville to provide hospice care services for LMI individuals. Additionally, Planned Parenthood is funded as a resource for family planning, sexual health care, and primary care services.
- xiv. Brownsville provides funding to support the efforts of CASA of Cameron and Willacy Counties to represent youth who are victims of abuse and/or neglect as court appointed special advocates.
- xv. Noted in Brownsville's 2023 Action Plan, support for the Mesa Llena Food Pantry at the Good Neighbor Settlement House will provide LMI individuals facing economic hardship with access to healthy food, educational health initiatives, and emergency food assistance.
- xvi. The consolidated plan significantly focuses on efforts to take actions to prevent homelessness and provide emergency assistance. In addition to providing resources for emergency shelter through nonprofits, the city also provides support for the maintenance and use of HMIS (Homeless Management Information Systems) and rapid rehousing efforts.

National CED Non-Profit Networks

- cdc b come dream come build (cdc b or Community Development Corporation of Brownsville) is a community housing development organization (CHDO) that is one of the largest producers of single-family housing in Texas that is based in Brownsville and focused on communities in the Rio Grande Valley. cdc b is a Rural LISC partner, a NeighborWorks Organization, a Housing Partnership Network member, and a National Association for Latino Community Asset Builders (NALCAB) member.
- PROSPERA Housing Community Services is an affordable housing builder and operator based in South Texas with one housing community in Brownsville. PROSPERA is a Housing Partnership Network member and NALCAB member.
- Habitat for Humanity Rio Grande Valley is in McAllen and operates in Cameron County.

Highlight: Community and Economic Development Initiatives and Collaborations

- In 2022, the Community Development Corporation of Brownsville was awarded \$2 million in HUD Community Project Funds (CPF) to transform the historic Samano Building in downtown Brownsville into 39 units of affordable housing for those who are homeless or at risk of becoming homeless. The building will include a 6,000 square foot grocery store and a rooftop garden.¹³ This project is also supported by \$340,000 from the U.S. Department of the Treasury's Capital Magnet Fund and \$600,000 from the Federal Home Loan Bank of Dallas, awarded in 2020.
- In 2021, the City of Brownsville and Housing Authority of the City of Brownsville (HACB) were awarded \$450,000 in a HUD Choice Neighborhoods Planning Grant to support the development of a transformation plan for the neighborhood around the Victoria Gardens Public Housing Development. The planning process is anticipated be completed in December 2023. This follows the 2016 award of a Choice Neighborhood Planning Grant for the Buena Vida neighborhood in Brownsville, focused on planning the redevelopment of HACB's oldest public housing property.¹⁴
- A recipient of ESG funds, the City of Brownsville partners with the Cameron County Homeless Coalition and maintains relationships with the Texas Homeless Network, mental health providers,

¹³ [Brownsville's historic Samano Building to be restored](#)

¹⁴ [HUD announces second Choice Neighborhoods grant for Brownsville](#)

homeless shelter and services providers, and other governmental agencies that support homeless individuals and families. The City also participates in a variety of other coalitions such as the Veterans and the Homeless Coalitions that seek to address other issues that relate to housing and service needs.

- In 2023, the City of Brownsville was selected as a Department of Transportation (DOT) Thriving Communities Program community, with a focus on improving community mobility, affordable housing, environmental justice, and wealth-building through infrastructure development.¹⁵ DOT identified Brownsville as part of the Networked Community cohort focusing on communities near ports and other transportation facilities and opening access to resources aimed at advancing transportation infrastructure projects. Though this selection does not include a monetary award, participation in this program will provide Brownsville with planning, technical assistance, and capacity building support. Engagement with this initiative is in progress.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$2,731,110	2021	Brownsville	Affordable housing, economic development, public services, LMI households
HUD	CPD	CDBG	\$2,610,674	2022	Brownsville	Affordable housing, economic development, public services, LMI households
HUD	CPD	CDBG	\$2,581,603	2023	Brownsville	Affordable housing, economic development, public services, LMI households
HUD	CPD	HOME	\$917,366	2021	Brownsville	Affordable housing, LMI households
HUD	CPD	HOME	\$1,032,530	2022	Brownsville	Affordable housing, LMI households
HUD	CPD	HOME	\$1,028,249	2023	Brownsville	Affordable housing, LMI households
HUD	CPD	ESG	\$231,622	2021	Brownsville	Supportive housing, Emergency housing, Homelessness prevention
HUD	CPD	ESG	\$229,451	2022	Brownsville	Supportive housing; Emergency housing; Homelessness prevention
HUD	CPD	ESG	\$229,451	2023	Brownsville	Supportive housing; Emergency housing; Homelessness prevention
HUD	PIH	FSS	\$166,274	2021	Housing Authority of the City of Brownsville	Asset building, LMI households

¹⁵ [FY 2022 Thriving Communities Program – Selected Community Profiles](#)

HUD	PIH	FSS	\$185,000	2022	Housing Authority of the City of Brownsville	Asset building, LMI households
HUD	PIH	FSS	\$ 238,570	2023	Housing Authority of the City of Brownsville and Chicory Court VI, L.P.	Asset building, LMI households
HUD	PIH	ROSS	\$177,814	2022	Housing Authority of the City of Brownsville	Asset building, LMI households
HUD	Housing	Project-Based Rental Assistance	\$67,522	2021	RHAC – Ebanos, LLC	Affordable housing, LMI households
HUD	Housing	Project-Based Rental Assistance	\$444,176	2022	RHAC – Ebanos, LLC	Affordable housing, LMI households
HUD	Housing	Project-Based Rental Assistance	\$ 673,890	2023	3 recipients	Affordable housing, LMI households
HUD	PIH	Public and Indian Housing	\$591,374	2021	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Public and Indian Housing	\$934,382	2021	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$15,950,051	2021	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$17,307,761	2022	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$16,176,621	2023	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$5,964,991	2021	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$6,431,175	2022	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$6,386,602	2023	Cameron County Housing Authority	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$1,782,851	2021	3 recipients	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$1,420,143	2022	2 recipients	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$ 1,265,178	2023	2 recipients	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$13,210	2021	Housing Authority of the City of Brownsville	Affordable housing, LMI households

HUD	PIH	Mainstream Vouchers	\$177,994	2022	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$122,050	2023	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$260,020	2021	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$239,236	2022	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$318,140	2023	Housing Authority of the City of Brownsville	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$119,444	2021	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$91,518	2022	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	(\$87,973)	2023	Cameron County Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing – CAP	\$877,958	2021	Housing Authority of the City of Brownsville	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$883,210	2021	Housing Authority of the City of Brownsville	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$935,812	2022	Housing Authority of the City of Brownsville	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$684,958	2022	Housing Authority of the City of Brownsville	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$379,997	2023	Housing Authority of the City of Brownsville	Affordable housing, low income

HUD	PIH	Public Housing – OP	\$683,355	2023	Housing Authority of the City of Brownsville	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$788,371	2021	Cameron County Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$1,230,802	2021	Cameron County Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$971,267	2022	Cameron County Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$1,166,028	2022	Cameron County Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$1,239,690	2023	Cameron County Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$2,233,446	2023	Cameron County Housing Authority	Affordable housing, low income

Note: Not all funding received by Cameron County Housing Authority necessarily supported activities in Brownsville.

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	CDFI-FA	\$1,107,900	2022	Rio Grande Valley Multibank Corporation	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CMF	\$1,687,500	2023	cddb	Affordable housing
Commerce	EDA	EAA	\$700,000	2021	City of Brownsville	Public works and infrastructure assistance, strategic planning
Commerce	EDA	EAA	\$2,000,000	2021	Brownsville Community Improvement Corporation	Public works and infrastructure assistance
HUD	PIH	Choice Planning Grant	\$450,000	2021	City of Brownsville and Housing Authority of the City of Brownsville	Affordable housing, LMI households, neighborhood investments
HUD	PIH	Jobs-Plus Pilot Initiative	\$177,814	2023	City of Brownsville	LMI households, employment support
USDA	Rural Dev.	Very Low-Income Housing Repair Loans and Grants	\$7,792	2021	Redacted due to PII (Cameron County)	LMI households, home repair
USDA	Rural Dev.	Very Low-Income Housing Repair Loans and Grants	\$20,000	2022	Redacted due to PII (Cameron County)	LMI households, home repair

Note: 2021 LIHTC data was not readily available from TDHCA but a press release from the Housing Authority of the City of Brownsville indicates the Brownsville Housing Opportunity Corporation was awarded \$11.8 million in 9% LIHTC by TDHCA for the El Jardin development that will transform a historic hotel into a complex with affordable housing and community amenities.¹⁶

¹⁶ [A New Chapter for El Jardin: 9% Housing Tax Credit Awarded to the Brownsville Housing Opportunity Corporation](#)

Tax Credits

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS - via the Texas Dept. of Housing & Community Affairs (TDHCA)	LIHTC ¹⁷	\$1,500,000	2022	Development: Lalita Senior Living	Affordable housing, LMI households
Treasury	IRS – via TDCHA	LIHTC ¹⁸	\$4,000,000	2023	Developments: Avanti Legacy del Sol and Avanti Legacy Lyon	Affordable housing, LMI households

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	ERA1 & 2	\$21,249,963	2021	Cameron County	Rental assistance to Low-income; housing stability services
Treasury	OCA via TDCHA	HAF	\$8,286,993 ¹⁹	2022	Texas Department of Housing & Community Affairs via cdc	Assistance to homeowners with distressed loans
Treasury	OCA	SLFRF*	\$65,194,854	2021	City of Brownsville	COVID-19 recovery, Infrastructure improvements, Broadband development
Treasury	OCA	SLFRF*	\$82,194,452	2021	Cameron County	COVID-19 recovery, Infrastructure improvements
Treasury	OCA	ECIP**	\$103,000,000	2022	Rio Financial Services, Inc. (based in McAllen, TX with a branch in Brownsville)	Lending to LMI borrowers and economically distressed areas
Treasury	OCA	LATCF	\$976,860	2022	Cameron County	COVID-19 recovery
Treasury	CDFI Fund	CDFI-RRP	\$1,826,265	2021	Rio Grande Valley Multibank Corporation	Lending to LMI borrowers and economically distressed areas
HUD	CPD	HOME-ARP	\$3,324,820	2021	Brownsville	Affordable Housing, Homelessness Prevention

*Not all funding may be used for community economic development purposes.

**ECIP funding takes the form of investments from Treasury, providing long-term, low-cost equity and subordinated debt for participating institutions.

¹⁷ [State housing agency awards nearly \\$80 million in housing tax credits, represents 4,024 new and rehabbed units across Texas](#)

¹⁸ [Texas Department of Housing and Community Affairs 2023 Competitive \(9%\) Housing Tax Credit \(“HTC”\) Program Award and Waiting List](#)

¹⁹ [Texas Homeowner Assistance Program Dashboard as of March 2024](#)

An Overview of Federal Community and Economic Development Investment

Las Cruces, New Mexico

Context: Demographic and Economic Overview

Population:	111,385 (2020 ; 37% growth since 2000)
Median Household Income:	\$47,722 (\$69,021 U.S.; \$54,020 NM) (2017-2021)
Racial/Ethnic Composition:	Hispanic or Latino (61.8%), White (31.6%), Multiracial (12.5%) ²⁰
Unemployment Rate:	5.3% (DOL – July 2023)
Industries:	32.5% - Social services; 10.6% - Science/waste management; 10.6% - Retail trade; 10.1% - Public administration (2022 ACS)
Bachelor's Degree or Higher:	30.4% (2022 ACS)
Households by Structure:	65.6% - 1 unit; 26.3% - 2+ unit; 8.1% - mobile homes (2022 ACS)
Housing Tenure:	56.3% owner-occupied; 43.7% renter-occupied (2022 ACS)
Housing Affordability:	33.2% of households are cost-burdened and 15.8% are severely cost-burdened (JCHS 2023); median home price: \$247,412; income required to purchase median-priced home: \$68,032 (JCHS 2022)
Poverty Rate:	21.8% (11.5% U.S., 17.6% NM) ²¹
Households Receiving Food Stamps/SNAP:	27.4% ²² (2022 ACS)
Without Health Care Coverage:	10.8% (2022 ACS)

Las Cruces, located in Doña Ana County, is ~45 miles northwest of El Paso, Texas, ~225 miles south of Albuquerque, and ~40 miles from the U.S.-Mexico border and the Mexican state of Chihuahua. The municipal limits encompass ~77 square miles. Employment in the Las Cruces MSA is projected to grow by 7.0 percent between 2018 and 2028. The top three largest employers in Las Cruces are Fort Bliss, White Sands National Laboratory and New Mexico State University (NMSU). Other important industries or economic sectors in Las Cruces include digital media, health care, manufacturing, value-added agriculture, and green energy industries, among others.²³ Growth in the healthcare and social assistance, accommodation and food services, and professional and technical services industries is expected to lead growth in the state and Las Cruces.²⁴ Nearly 21,000 workers commute to Las Cruces daily, primarily from Ciudad Juarez, Mexico.²⁵ In 2014, the Organ Mountains Desert Peaks National Monument was established, preserving opportunities for outdoor recreation on preserved lands surrounding the city.²⁶ In Las Cruces, approximately 66 percent of the housing stock is single family and 26 percent is multifamily.²⁷ This composition has remained consistent since 2000.²⁸ A report from the New Mexico Mortgage Finance Authority (NMMFA) indicates that Doña Ana County will need 11,700

²⁰ [U.S. Census Bureau QuickFacts: United States](#)

²¹ Id.

²² [Las Cruces city, New Mexico - Census Bureau Tables](#)

²³ [Las Cruces Industry Profiles | Las Cruces, NM](#)

²⁴ [The Workforce Innovation and Opportunity Act State Plan](#)

²⁵ [Volume-I--Elevate-Las-Cruces \(lascruces.gov\)](#)

²⁶ Id.

²⁷ [Las Cruces Affordable Housing Plan](#)

²⁸ [Volume-I--Elevate-Las-Cruces \(lascruces.gov\)](#)

new housing units by 2035, the significant majority of which need to be affordable to households earning below 80 percent of area median income.²⁹

Local Community and Economic Development Strategies

Elevate Las Cruces Comprehensive Plan³⁰

Adopted by the Las Cruces City Council in February 2020, the Elevate Las Cruces Comprehensive Plan describes Las Cruces' anticipated community needs and priorities from 2020-2045 with a focus on growth and sustainability. The plan presents a policy framework around the following key themes with each theme being organized into more specific topics, challenges, and policy goals.

- **Community Environment** – *Focuses on the built and natural environment.* This section is organized around the following topics: Land Use and Community Character; Infrastructure Utilities and Energy; Natural Resources and Open Space; and Regionalism.
- **Community Prosperity** – *Focuses on meeting basic daily needs and community wealth.* This section is organized around the following topics: Economic Development; Education; Housing; and Human Services.
- **Community Livability** – *Focuses on safety, lifestyle, and convenience.* This section is organized around the following topics: Neighborhoods; Parks and Recreation; Mobility; Public Safety; Arts and Culture; Historic Preservation; and Public Health.

Regional Plans

In addition to the city-wide comprehensive plan, the City of Las Cruces highlights several regional plans on its website, all of which included public participation. These include the following:

- Rio Grande Corridor plan, published in May 2004, focuses on the development of an 11-mile corridor of the Rio Grande; and two pilot projects -- construction of a 14-acre wetland, and construction of a 1.1-mile multi-use pathway.
- Completed in 2012, the One Valley, One Vision 2040 plan was jointly developed by five incorporated localities in Doña Ana County (Las Cruces, Mesillas, Hatch, Sunland Park, and Anthony) under the direction of the Vision 2040 Advisory Committee. It serves as an advisory document to enhance regional cooperation and there was no requirement that any unit of government formally adopt the plan. The plan provides regional "snapshots" on various issues and includes specific goals and strategies related to land use; water; air quality; environmental resources; hazards; transportation; community facilities and services; utilities and infrastructure; housing; economy; community character and intergovernmental cooperation.
- Mobility 2045: Metropolitan Transportation Plan Update 2020 was adopted by the Mesilla Valley Metropolitan Planning Organization in June 2020. The Mesilla Valley Metropolitan Planning Organization (MPO) is a federally required, multi-jurisdictional planning agency responsible for transportation planning in the City of Las Cruces, the Town of Mesilla, and central Doña Ana County. The plan contains information on current conditions, long-range vision, implementation plans as well as funding and performance management.

²⁹ [Housing New Mexico: A Call to Action \(housingnm.org\)](https://housingnm.org)

³⁰ [Volume I--Elevate-Las-Cruces \(lascruces.gov\)](https://lascruces.gov)

From 2021-2025, Las Cruces has outlined six main priority needs to address: (i) housing needs, (ii) community services (public services), (iii) economic development, (iv) community and public facilities, (v) public improvements and public infrastructure, and (vi) homeless needs and services.³²

- i. Las Cruces has prioritized HUD formula grant resources to create affordable housing units for very low-income households, accessible units for those with physical disabilities, transitional or permanent housing for persons experiencing homelessness and/or mental health or substance use disorders. The City also aims to preserve existing affordable housing options, provide incentive programs to construct multifamily units and mixed-use development, and offer programs to help homeowners modify units for rehabilitation and accessibility. For example, in 2021, Las Cruces provided HOME funding for an apartment complex to house 40 homeless individuals to secure housing and supportive services and Community Development Block Grant (CDBG) funds were also used to rehabilitate affordable homes. In recent years, Las Cruces also has established a land bank, an affordable housing trust fund, streamlined the development process and implementing fee waivers for affordable housing development.
- ii. Las Cruces seeks to improve access to current community services by increasing awareness about available services, providing free or low-cost services to qualified individuals, and expanding current services. Strategies include providing increased mental health services and support for isolated seniors, expanding current substance use and mental health services available; and increasing access to quality childcare centers in the community.
- iii. The City plans to enhance the economic well-being of residents through education and training, employment opportunities, and business development. Examples of the City's current initiatives include (a) establishing a local wealth building program to reach low- and moderate-income (LMI) populations, (b) implementation of a Microbusiness Technical Assistance Program (MTAP) to support LMI business owners, (c) workforce development partnerships with Doña Ana Community College, Workforce Connections and Workforce Solutions for coordinated efforts to reach the chronically unemployed and recently displaced workers, (d) a business incubator with affordable retail space for startups in downtown, which is accessible to LMI segments of the population.
- iv. The City believes improved transportation and facilities throughout the city will increase access to services for Las Cruces residents. Potential strategies include developing and improving youth centers and recreation facilities, expanding bus route hours in the evenings and weekends, ensuring bus routes are tied to housing and areas of employment, and building more bus stops. For example, in 2022, \$41,000 in CDBG funds were used to further this aim by improving the recreation facilities of two local non-profits that house and feed approximately 60 homeless adult and youth residents.
- v. The City identified several LMI neighborhoods in Las Cruces that lack basic maintenance of infrastructure, such as for sidewalks, curbs and gutters, and drainage, water, and sewer improvements. Expanding green space and focusing on the revitalization of old buildings will also address the needs many key stakeholders identified for this priority.
- vi. The City aims to increase resources available for individuals and households experiencing episodic homelessness and who experience the threat of homelessness, including through homelessness prevention strategies as well as a range of services for individuals and families experiencing homelessness.

³¹ [2021 – 2025 – Consolidated Plan](#)

³² [PY22 AP PUBLIC DRAFT-FINAL \(lascruces.gov\)](#)

Connections to National Non-Profit Networks

- Tierra del Sol Housing Development Corporation leverages federal and private funding through its association with multiple national non-profit networks. It is a NeighborWorks Organization and is affiliated with Rural LISC and National Association for Latino Community Asset Builders (NALCAB).
- Habitat for Humanity of Mesilla Valley is based in Las Cruces and works in the surrounding county.
- Enterprise Community Partners invested in LIHTC and Historic Rehabilitation Tax Credits projects.
- The Housing Partnership Network (HPN) has seven members serving New Mexico. As examples, (i) Chicanos Por La Causa (CPLC) Prestamos, a CDFI, offers loan products, business consulting services and investment opportunities in New Mexico, (ii) HomeWise operates its Homeless Legal Clinic in Las Cruces where volunteer attorneys provide legal information and advice as well as refer clients to low income or pro bono legal service programs, and (iii) Raza Development Fund has hosted events and provided small business loans to nonprofits in Doña Ana County.
- Mesilla Valley Habitat for Humanity utilizes CDBG funding to build affordable housing in Las Cruces.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are significant CED-focused collaborative efforts that have leveraged federal investments and appear to align with priorities identified in local and regional planning document.

- Through the [Rural Partners Network \(RPN\)](#), USDA, HUD, and EPA developed a \$1.6 million signature project in Doña Ana County to address the county's susceptibility to flood damage due to seasonal monsoon style storms and flooding, particularly in underserved, lower income residential communities with inadequate flood control capacity. The [RPN Community Network](#) is supporting the development of a five-year flood warning master plan and acquisition of a flood warning system. The RPN is coordinating with multiple federal agencies to marshal funds to repair or replace damaged homes, rebuild roads and bridges, improve street and stormwater drainage, deliver flood insurance education, and conduct a variety of other mitigation and preparedness measures.
- In 2022, through its Build-2-Scale Venture Challenge program, EDA provided NMSU with \$1.2 million, which was matched locally for a total investment of \$2.4 million. With these funds, the Arrowhead Center at NMSU will expand its existing early-stage entrepreneur support services and integrate a program within Sandia National Laboratories (SNL) designed to address barriers to commercialization and bring strong partnerships to leverage existing resources and capitalize on increased participation among collaborators. Programming will be focused on women, rural, and Tribal communities and targeted to support ideation and technology development. [Scale Up New Mexico](#) will expand existing Arrowhead initiatives (i.e., Sprint business accelerators, SBIR/STTR assistance, and commercialization support) and build strong partnerships. Of note, during stakeholder engagement with the Arrowhead Center, the entity emphasized the need for federal program matching requirements to be either reduced or waived entirely to invest further in viable small businesses and/or nonprofits at the local level.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$1,029,593	2021	Las Cruces	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$1,001,992	2022	Las Cruces	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$1,076,372	2023	Las Cruces	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME	\$491,071	2021	Las Cruces	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$535,915	2022	Las Cruces	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$581,581	2023	Las Cruces	Affordable housing, TBRA, CHDO operating
HUD	PIH	Public Housing – OP	\$874,644	2021	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$912,571	2022	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$894,194	2023	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$625,454	2021	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$767,845	2022	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$805,545	2023	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	HCV	\$7,820,232	2021	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	HCV	\$8,486,959	2022	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	HCV	\$8,273,394	2023	Mesilla Valley Housing Corporation	Affordable housing, low income
HUD	PIH	FSS	\$50,121	2021	Mesilla Valley Housing Corporation	Asset building, LMI households
HUD	PIH	FSS	\$89,894	2022	Mesilla Valley Housing Corporation	Asset building, LMI households
HUD	PIH	FSS	\$73,906	2023	Mesilla Valley Housing Corporation	Asset building, LMI households
HUD	Housing	PBRA	\$492,691	2023	8 recipients	Affordable housing, LMI households
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$2,438,213	2021	8 recipients	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance	\$2,480,970	2022	8 recipients	Affordable housing, low income

		Payments Program				
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$2,188,716	2023	8 recipients	Affordable housing, low income
HUD	Multifamily	Sec. 202 - Supportive Housing for the Elderly	\$347,569	2021	3 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$356,808	2022	3 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$239,272	2023	3 recipients	Affordable housing
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$86,618	2021	Casa de Corazones	Affordable housing, LMI households
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$88,296	2022	Casa de Corazones	Affordable housing, LMI households
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$98,566	2023	Casa de Corazones	Affordable housing, LMI households

Note: Not all funding received by Mesilla Valley Public Housing Authority necessarily supported activities in the City of Las Cruces.

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
USDA	RD	REAP	\$599,958	2023	2 recipients	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$5,500	2021	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$23,325	2022	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$75,306	2023	[Redacted due to PII]	Small business investment

USDA	RD	ReConnect Program	\$9,256,350	2023	SWC Telesolutions, Incorporated	Broadband
HUD	CPD	CoC	\$996,450	2021	3 recipients	Fin. Assistance, homelessness prevention
HUD	CPD	CoC	\$961,654	2022	3 recipients	Fin. Assistance, homelessness prevention
HUD	CPD	CoC	\$1,124,589	2023	3 recipients	Fin. Assistance, homelessness prevention
HUD	PIH	FSS	\$89,894	2023	Mesilla Valley Housing Corporation	Asset building
HUD	CPD	Veterans Housing Rehabilitation and Modifications Program	\$2,043,781	2021	Tierra Del Sol Housing Corporation	Affordable housing
Commerce	EDA – Office of Innovation and Entrepreneurship (OIE)	B2S	\$2,400,000	2022	New Mexico State University	Entrepreneurship
Commerce	EDA	EAA	\$2,500,000	2021	2 recipients	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	EAA	\$367,000	2022	New Mexico State University	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Investments for Public Works and Economic Development Facilities	\$390,000	2023	New Mexico State University	Public works and infrastructure assistance
Commerce	MBDA	MBDA Business Center	\$300,000	2021	New Mexico State University	Small business lending
Commerce	MBDA	MBDA Business Center	\$300,000	2022	New Mexico State University	Small business lending
Commerce	MBDA	MBDA Business Center	\$300,000	2023	New Mexico State University	Small business lending
Commerce	NTIA	Connecting Minority Communities Pilot Program	\$1,686,620	2023	New Mexico State University	Broadband
DOT	Office of the Secretary	SS4A	\$400,000	2023	Doña Ana	Safety/Infrastructure

Loans

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Commerce	EDA	RLF	\$1,000,000	2022	LiftFund Inc.	Small Business Lending

Tax Credits

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS via the New Mexico Mortgage Finance Authority	LIHTC ³³	\$30,000,000	2023	Las Cruces	Affordable housing, LMI households

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	ERA 1 & 2	\$16,483,027	2021	Doña Ana County	Financial assistance, affordable housing
Treasury	OCA	ERA 1 & 2	\$8,505,675	2022	Doña Ana County	Financial assistance, affordable housing
Treasury	OCA	ERA 1 & 2	\$5,238,279	2023	Doña Ana County	Financial assistance, affordable housing
Treasury	OCA	HAF	\$4,234,792 ³⁴	2021	New Mexico Housing Finance Agency	Assistance to homeowners with distressed loans
Treasury	OCA	SLFRF*	\$42,381,821	2021	Doña Ana County	COVID-19 recovery
Treasury	OCA	SLFRF*	\$24,759,826	2021	Las Cruces	COVID-19 recovery
Treasury	OCA	LATCF	\$9,458,303	2022	Doña Ana County	COVID-19 recovery
HUD	CPD	HOME-ARP	\$1,778,071	2021	Las Cruces	Affordable housing – COVID

*Not all funding may be used for community economic development purposes.

³³ [Las Cruces gets almost \\$30 million for low-income housing | Las Cruces Bulletin](#)

³⁴ According to a public dashboard, in February 2024, the New Mexico Housing Finance Agency indicated that more than \$43 million in HAF assistance had been paid out, with \$4,234,792 to 460 households in Doña Ana County. [Homeowner Assistance Fund Programs | New Mexico Mortgage Finance Authority \(housingnm.org\)](#)

APPENDIX 1: POLICY CHALLENGES AND SOLUTIONS

Source: [Elevate Las Cruces Comprehensive Plan](#)

Community Environment – Focuses on the built and natural environment.

Challenges	Policy Framework Recommendations
<u>Land Use & Community Character:</u> (i) Redevelopment, (ii) inconsistent redevelopment regulations and procedural standards, and (iii) underdeveloped land	<ul style="list-style-type: none"> • Encourage efficient land use development patterns that accommodate projected growth in a sustainable manner. • Integrate new development into the community in a manner that complements built and natural features. • Support community growth through concentrated development at activity centers and key corridors. • Develop mixed-use neighborhoods that mix a wide range of recreational, commercial, employment, and civic uses. • Establish standards to integrate new development with surrounding built and natural features while mitigating long-term natural resource and climate impacts. • Design streets to support varying levels of pedestrian activity based on the intended built context of surrounding development. • Create a community-wide network of social spaces through design and distribution of parks, public grounds, and public rights-of-way.
<u>Infrastructure, Utilities, and Energy:</u> (i) Reduce water consumption rates, (ii) establish new stormwater management practices to be more resilient to extreme heat and drought, and (iii) increasing share of renewable energy sources	<ul style="list-style-type: none"> • Increase the share of renewable energy alternatives to reduce the community's overall carbon footprint. • Enhance infrastructure to meet the demands of residents and businesses in a sustainable manner. • Improve coordination and communication amongst utility providers and agencies.
<u>Natural Resources and Open Space:</u> (i) Water conservation, (ii) groundwater availability may be insufficient to support long-term growth, (iii) preserve environmentally sensitive areas, and (iv) more extensive tree canopy to reduce effects of extreme heat	<ul style="list-style-type: none"> • Preserve the region's natural resources by implementing quality control and conservation techniques. • Improve air quality to enhance public health and protect the natural environment. • Protect the region's environmentally sensitive areas to prevent destruction of wildlife habitat and natural ecosystem functions. • Embrace open space for passive uses that protect the natural, cultural, or agricultural character.
<u>Regionalism:</u> (i) Cross jurisdictional issues, i.e., traffic congestion, air quality, economic development, and workforce development, (ii) coordination with state and federal entities, (iii) close coordination with Doña Ana County on regional planning efforts, and (iv) need to expand relationships with El Paso, Cd. Juarez, Texas, Chihuahua, and Mexico	<ul style="list-style-type: none"> • Coordinate with regional entities on land use, transportation, economic development, workforce development, public safety, utilities, and natural resources planning. • Collaborate with Texas and Mexico to ensure cross-border prosperity and security.

Community Prosperity – Focuses on basic daily needs and community wealth.

Challenges	Policy Framework Recommendations
<u>Economic Development:</u> (i) Economically distressed neighborhoods, (ii) unskilled workforce and low paying jobs, (iii) lack of coordination in economic development efforts, (iv) number of housing units outpacing jobs, (v) brain drain of NMSU graduates, (vi) lack of diverse employment sectors, (vii) hurdles to starting businesses, and (viii) low economic output, high unemployment, and high poverty relative to the nation	<ul style="list-style-type: none"> • Develop a strong and educated workforce that supports an expanding local and regional economy. • Generate employment opportunities that create economic security for all residents. • Create a nurturing regulatory environment that generates entrepreneurship and small business investment. • Seek a balance of business recruitment, retention, and expansion to diversity economic opportunities.
<u>Education:</u> (i) Public school enrollment stationary over the past 10 years, (ii) 75% of students receive free or reduced-price meals, and (iii) lack of coordination regarding school siting	<ul style="list-style-type: none"> • Provide learning opportunities that promote personal growth and enrich lives of residents of all ages. • Utilize schools as an integral component of neighborhood development and community life.
<u>Housing:</u> (i) Housing units outpacing population growth, (ii) median home value and median gross rent outpacing growth in median household incomes, (iii) limited growth in median household income from 2010-2017, (iv) public and subsidized housing concentrated in areas with low median household incomes, and (v) single-family homes comprise majority of stock	<ul style="list-style-type: none"> • Provide affordable, clean, and safe housing options for all residents regardless of income. • Ensure that housing needs of traditionally underserved populations are met. • Provide a diverse range of housing options to accommodate residents at all stages of life.
<u>Human Services:</u> (i) Walking and cycling are inconvenient for many areas, (ii) 23% of are obese, (iii) Based on the AARP Livability Index, Las Cruces has a 'Health' score of 51/100, and (iv) the percentage of residents 65 or older is increasing	<ul style="list-style-type: none"> • Promote and maintain a balanced system of community and health services for the health, safety, and welfare of all residents. • Develop and support programs that aid traditionally underserved populations.

Community Livability – Focuses on safety, lifestyle, and convenience.

Challenges	Policy Framework Recommendations
<u>Neighborhoods:</u> (i) 10% of housing units vacant, (ii) power of neighborhood associations diminishing, (iii) residential growth occurring outside infill development areas	<ul style="list-style-type: none"> • Promote community pride through neighborhood events and investments that create a shared identity. • Strengthen neighborhood condition through improvements to the built environment.
<u>Parks and Recreation:</u> (i) Increased maintenance for parks and recreation, (ii) additional indoor recreation space needed, and (iii) inaccessible parks, recreation, and social spaces in civic areas	<ul style="list-style-type: none"> • Provide convenient access to a variety of park and open space lands. • Offer a diverse suite of recreational facilities and programs to cater to varying community interests, ages, and abilities. • Deliver parks and recreation services in a collaborative manner that generates community enthusiasm and pride.
<u>Mobility:</u> (i) Automobile accidents, (ii) thoroughfare network does not consider roadway context, (iii) indirect and	<ul style="list-style-type: none"> • Build and maintain a coordinated transportation system that operates in an efficient and cost-effective manner.

infrequent transit service decreasing ridership, (iv) lack of multi-modal connectivity to existing fixed-route transit infrastructure, and (v) lack of multi-use trails	<ul style="list-style-type: none"> • Develop an accessible and efficient transportation system that provides seamless connectivity to surrounding land uses and complements various development patterns. • Develop an equitable, multi-modal transportation system that presents feasible travel options for residents. • Incorporate public health and safety enhancements into transportation system investments and policies. • Support transportation investments that improve economic development outcomes.
Challenges	Policy Framework Recommendations
<u>Public Safety:</u> (i) Climate change preparedness, (ii) emergency services needed, and (iii) emerging criminal justice issues	<ul style="list-style-type: none"> • Ensure a safe and secure community through the provision of high-quality fire and emergency medical services. • Provide a humane and responsible police and criminal justice system.
<u>Arts and Culture:</u> (i) Diverse arts and cultural groups competing for limited resources and support, (ii) limited emphasis on arts and culture away from downtown, and (iii) lack of guidance on vision and purpose of public art selection and maintenance	<ul style="list-style-type: none"> • Support the vibrant arts culture within the community. • Enhance tourism by promoting significant arts and cultural amenities in Las Cruces. • Value and protect the historic and cultural prosperities and sites in the community.
<u>Historic Preservation:</u> (i) Historic preservation will require time and resources to mature, (ii) limited protections against incompatible renovation or infill in historic districts or next to historic properties in the absence of design guidelines, (iii) community engagement on restoration opportunities and preservation efforts	<ul style="list-style-type: none"> • Involve the community in historic preservation efforts. • Transform Las Cruces into a food-secure community with improved access to healthy food options.
<u>Public Health:</u> (i) No local public health official for Las Cruces, (ii) coordination with local, regional, and state mental health providers and (iii) perceived lack of healthcare providers in Las Cruces	<ul style="list-style-type: none"> • Provide opportunities for residents to improve their mental and physical health. • Make public health improvements in an equitable manner that align with the tenants of environmental justice.

An Overview of Federal Community and Economic Development Investment

Toledo, Ohio

Context: Demographic and Economic Overview

Population:	270,871 (2020 ; ³⁵ 14.8% loss since 2000)
Median Household Income:	\$41,671 (\$69,021 U.S.; \$61,938 OH) (2017-2021)
Racial/Ethnic Composition:	White (60.6%), Black (28.1%), Hispanic (8.8%), Asian (1.3%) ³⁶
Unemployment Rate:	3.7% (DOL – July 2023)
Industries:	25.7% - Social services; 15.0% - Manufacturing; 13.9% - Retail trade; 10.1% - Arts and leisure (2022 ACS)
Bachelor's Degree or Higher:	23.3% (2022 ACS)
Households by Structure:	69.7% - 1 unit; 27.9% - 2+ unit; 2.4% - mobile homes (2022 ACS)
Housing Tenure:	56.1% owner-occupied; 43.9% renter-occupied (2022 ACS)
Housing Affordability:	Cost-burdened households (26.4%); severely cost-burdened (13.5%) (JCHS 2023); median home price: \$164,694; income required to purchase median-priced home: \$45,287 (JCHS 2022)
Poverty Rate:	24.5% (11.5% U.S., 13.4% OH) ³⁷
Households Receiving Food Stamps/SNAP:	21.7% ³⁸ (2022 ACS)
Without Health Care Coverage:	5.4% (2022 ACS)

Toledo is the 83rd largest city in the United States and the fourth most populated city in Ohio. It is located ~57 miles southwest of Detroit, Michigan, ~114 miles west of Cleveland and ~143 miles north of Columbus. Toledo is in the Great Lakes region, which accounts for more than 50 percent of all U.S./Canadian bilateral border trade and has a GDP of \$6 trillion.³⁹ Once a thriving manufacturing hub, today, Toledo has economic clusters in automotive, vulcanized and fired materials, construction products and services, and lighting and electrical equipment.⁴⁰ The city's significant community institutions and assets include MetroParks Toledo, which won the 2020 National Gold Medal Award⁴¹ for excellence in parks and recreation management, a highly ranked zoo and several museums.⁴² It is also home to the University of Toledo and Bowling Green State University. The housing stock in Toledo is ~70 percent single-family and 28 percent multifamily. In 2000, ~60 percent of Toledo's housing units were owner-occupied, which dropped ~4 percent by 2020. Toledo's population loss contributed to increased housing vacancy and blight.⁴³ While 63 percent of white households own their homes, only 34 percent of Black households are homeowners. There is a concentration of residents that are Black, African American or in combination with other races located within the central neighborhoods of

³⁵ [U.S. Census Bureau QuickFacts: United States](#)

³⁶ Id.

³⁷ Id.

³⁸ [Las Cruces city, New Mexico - Census Bureau Tables](#)

³⁹ [Forward Toledo – December 2020](#)

⁴⁰ Id.

⁴¹ [National Gold Medal Award](#)

⁴² [Forward Toledo – December 2020](#)

⁴³ [Forward Toledo – December 2020](#)

Toledo, where homeownership rates are low, tax delinquency rates are high, and the neighborhood market conditions are classified as struggling or distressed.⁴⁴

Local Community and Economic Development Strategies

The Forward Toledo Comprehensive Plan is published on the City’s website in draft form and is scheduled for adoption by the City Council in 2024. It is described as a comprehensive land-use plan that will guide planning in Toledo for the next 10-20 years. “It is our community’s collective statement on who we want to be and how we would like to grow as a city.” The plan is organized into five elements: (i) Build; (ii) Place; (iii) Sustain; (iv) Play; and (iii) Move. Each element has specific goals.⁴⁵

- **Build** – *Focuses on design, use, and access to affordable housing.* Goals relate to the following themes: promote housing variety; historical impacts on neighborhoods; improve decision-making; quality design; create unique places; and building preservation.
- **Place** – *Focuses on placemaking, expanding opportunity, and building inclusive neighborhoods.* Goals relate to the following themes: attractive place to live; strengthen neighborhoods; addressing housing affordability; business creation; funding big ideas; expand areas for manufacturing; opportunity access; and inclusive communities.
- **Sustain** – *Focuses on maintaining our natural environment, accessing healthy food, and promoting efficient energy.* Goals relate to the following themes: water belt; reduce pollution; healthy food access; promote native plants; and preserve open space.
- **Play** – *Focuses on increasing park access, promote the arts, encourage tourism, and support childhood development.* Goals relate to the following themes: park access; support creative economy; promote recreational opportunities; highlight regional tourism; support childhood development ideas; and encourage social opportunities.
- **Move** – *Focuses on increasing connectivity, supporting public transit, and encouraging walkability.* Goals relate to the following themes: increase connectivity; support public transit; expand right of way use; logistics hub; walkable neighborhoods; and accessibility opportunities.

Toledo’s Consolidated Plan⁴⁶

In its 2020-2024 Consolidated Plan, Toledo outlined nine main priority needs to address: (i) improve housing affordability, (ii) improve neighborhood conditions, (iii) increase home repairs and housing preservation, (iv) economic development, (v) adequate housing and services for homeless/at-risk, (vi) adequate housing and services for other special needs, (vii) provide and expand public social services, (viii) fair housing, and (ix) improve public infrastructure for LMI households.

- i. Quality affordable housing, both owner-occupied and rental units, continues to be a need in Toledo neighborhoods for cost burdened households. In 2020, there were ~2,300 families on the waiting list for public housing. The plan indicates that an aging housing stock, economic conditions; and an aging population contribute to the need for quality affordable housing. The City seeks to designate Neighborhood Revitalization Strategy Areas (NRSAs), which will provide Toledo with enhanced flexibility in undertaking economic development, housing, and public service activities with

⁴⁴ Id. See graphs on p. 37 and p. 39.

⁴⁵ [City of Toledo | Forward Toledo \(oh.gov\)](https://www.cityoftoledo.org/forward-toledo)

⁴⁶ [2020-2024 Consolidated Plan](#)

CDBG funds.⁴⁷ It also identifies the need for building local affordable housing development capacity and attracting more experienced developers.

- ii. Toledo is working on prevention and reduction of blighted properties that affect neighborhood conditions and present safety and health hazards to the community. Eighty-seven percent of the City's housing stock was built before 1979 and there are ~11,400 inactive/other vacant units in Toledo that impact neighborhood conditions and the cost of new construction is high. Toledo utilizes code enforcement efforts to maintain the current affordable housing stock in usable condition and stabilize existing neighborhoods. Community gardens assist in converting unproductive vacant land into productive uses and there is further need for improvements to parks and recreational facilities.
- iii. The Consolidated Plan identified housing preservation and repair as a priority, including to make available more affordable rental units, to address lead paint and to improve accessibility for seniors and individuals with disabilities. Also, it indicated that the Lucas County Metropolitan Housing Authority (LMH) has an aging housing inventory and is working to modernize their units.
- iv. Economic development activities leading to the creation and retention of businesses and microenterprises and living wage jobs were described as high priorities. Inadequate transportation is seen as a major barrier for residents to access well-paying jobs. The implementation of strategic programs that assist businesses with resources to locate or remain in Toledo and a heightened focus being placed on access to jobs are essential for the community's economic stability and growth. OhioMeansJobs, a Department of Labor (DOL) American Jobs Center, is providing workforce services to individuals and businesses, which are complemented by services offered through non-profit partners and the City's Department of Economic and Business Development.
- v. The City will work with the Toledo Lucas County Homelessness Board (TLCHB), the lead entity of its Continuum of Care (CoC), and its entire network of homeless service providers to prevent and end homelessness by providing solutions through the coordination of programs and services.
- vi. The City works with TLCHB to make available appropriate supportive housing for populations including the elderly, persons with disabilities, persons with addictions, persons with HIV/AIDS and public housing residents.
- vii. Public service priorities identified in the Consolidated Plan include services for youth and seniors.
- viii. The Consolidated Plan identifies the monitoring and enforcement of fair housing laws as an ongoing need. The Analysis of Impediments to Fair Housing Choice⁴⁸ (AI) prepared by the Toledo Fair Housing Center provides details regarding fair housing issues in the community.
- ix. The Consolidated Plan identifies improving infrastructure for LMI households through assistance with water supply lines as a need and noted that many LMI households were unable to finance utility connections to main water line improvements.

National Non-Profit Networks

- Local Initiatives Support Corporation (LISC) has maintained an office in Toledo for more than thirty years. Areas of programmatic focus include community engagement, economic development, financial opportunities, health, and housing. The local office leverages national LISC affiliated entities such as LISC Strategic Investments, National Equity Fund and Broadstreet Impact Services. Rural LISC partners with the Great Lakes Community Action Partnership in Fremont in Lucas County.

⁴⁷ [CDBG Chapter 10: Revitalization Areas \(hudexchange.info\)](https://www.hudexchange.info/public/cdbg/chapter10/)

⁴⁸ <http://toledofhc.org/wp-content/uploads/2022/03/City-of-Toledo-2020-2025-Analysis-of-Impediments-and-Fair-Housing-Action-Plan.pdf>.

- NeighborWorks Toledo Region and Maumee Valley Habitat for Humanity have partnered on affordable housing initiatives in Toledo.
- UnidosUS affiliate, Adelante, The Latino Resource Center has been operating in Toledo since 1995 focused on education, alcohol, tobacco, and other drug (ATOD) prevention, health equity and advocacy efforts. Unidos' affiliated CDFI, Raza Development Fund, has made real estate investments in Toledo.
- The Housing Partnership Network (HPN) has 16 members serving Ohio,⁴⁹ including Capital Impact Partners which engages in lending in Northwest Ohio. The Ohio Capital Corporation for Housing has built affordable housing in Toledo and NHP Foundation expanded its footprint into Toledo in 2014.
- As of February 2024, there were three certified CDFIs based in Toledo, including Toledo Urban FCU, Neighborhood Housing Services of Toledo, Inc., and Nueva Esperanza Community Credit Union.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are significant CED-focused collaborative efforts that have leveraged federal investments and appear to align with priorities identified in local and regional planning documents.

- In 2023, LMH expanded its FSS program to implement a Financial Opportunity Center (FOC), which provides employment and career counseling, one-on-one financial coaching, and education and low- cost financial products that help LMI households build credit, savings, and assets. LMH partnered with LISC Toledo, NeighborWorks Toledo, and United Way of Greater Toledo to implement a pilot program that incorporated LMH's FSS services, LISC Toledo and NeighborWorks FOC Model, and ESUSU, a program that provides rent reporting to credit bureaus as well as rent relief in the event a resident is unable to pay their rent. LISC Toledo reported that 526 FOC clients increased their net worth by reducing their non-asset-related debt by an average of \$4,826; 320 FOC clients were placed in jobs with an average starting wage of \$14.28 an hour; and ~400 FOC clients improve their FICO scores by 58 points on average.⁵⁰
- Through EDA's Revolving Loan Fund (RLF), \$2.4 million was awarded to the Toledo-Lucas County Port Authority (the Authority) in 2021. Toledo intends to rebrand itself as a "Water Belt City" (Sustain-1) and a modern-day shipping and logistics hub. The Authority facilitated commerce across the Great Lakes Region and supported businesses in Lucas, Ottawa, and Wood counties throughout the pandemic.⁵¹
- In 2020-2021, \$853,347 in grants, through a mix of CDBG and private funds, were awarded to 92 small businesses through the Greater Toledo Small Business Stabilization Fund (GTSBSF). The GTSBSF is a collaboration between LISC Toledo, the City, Lucas County, the Authority, banks, and large public firms.⁵²

⁴⁹ [Housing Partnership Network | Members](#)

⁵⁰ [Lucas Metropolitan Housing launches Financial Opportunity Center to help residents build credit, grow assets, and pursue career goals \(04/21/2023\) - News - Lucas Metropolitan Housing, Toledo, OH \(lucasmha.org\)](#)

⁵¹ Toledo-Lucas County Port Authority, "[Port Authority Receives \\$2.4 Million CARES Act Recovery Assistance Grant to Create Revolving Loan Fund for Northwest Ohio](#)," (February 19, 2021)

Key Federal CED Funding Flows

Federal Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$9,118,989	2021	Toledo	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$7,373,648	2022	Toledo	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$7,355,028	2023	Toledo	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME	\$10,080,505	2021	Toledo	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$2,385,225	2022	Toledo	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$2,477,470	2023	Toledo	Affordable housing, TBRA, CHDO operating
HUD	CPD	ESG	\$645,616	2021	Toledo	Supportive housing; Emergency housing; Homelessness prevention
HUD	CPD	ESG	\$638,314	2022	Toledo	Supportive housing; Emergency housing; Homelessness prevention
HUD	CPD	ESG	\$648,066	2023	Toledo	Supportive housing; Emergency housing; Homelessness prevention
HUD	PIH	Public Housing – OP	\$3,407,327	2021	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$15,014,483	2022	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing - OP	\$13,508,267	2023	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing - CAP	\$6,771,587	2021	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$8,687,062	2022	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$8,435,001	2023	Lucas Metropolitan Housing Authority	Affordable housing, low income
HUD	Housing	PBRA	\$324,062	2021	Northgate Limited Dividend Housing Associates, LP	Affordable housing, LMI households
HUD	Housing	PBRA	\$1,995,733	2022	Northgate Limited Dividend Housing Associates, LP	Affordable housing, LMI households
HUD	Housing	PBRA	\$6,469,281	2023	33 recipients	Affordable housing, LMI households
HUD	PIH	Public and Indian Housing	\$10,001,404	2021	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	HCV	\$29,596,055	2021	Lucas Metropolitan Housing Authority	Affordable housing, LMI households

HUD	PIH	HCV	\$29,449,600	2022	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	HCV	\$27,566,111	2023	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$127,419	2021	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$138,783	2022	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$899,165	2023	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$31,476,021	2021	39 recipients	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$25,808,049	2022	37 recipients	Affordable housing, LMI households
HUD	Housing	Section 8 Housing Assistance Payments Program	\$23,675,960	2023	38 recipients	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$274,659	2021	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$307,762	2022	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$309,455	2023	Lucas Metropolitan Housing Authority	Affordable housing, LMI households
HUD	Multifamily	Sec. 202 - Supportive Housing for the Elderly	\$1,788,002	2021	11 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$1,941,487	2022	11 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$1,905,582	2023	13 recipients	Affordable housing
HUD	Multifamily	Sec. 811 Supportive	\$468,541	2021	7 recipients	Affordable housing, LMI households

		Housing for Persons with Disabilities				
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$782,307	2022	9 recipients	Affordable housing, LMI households
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$827,704	2023	9 recipients	Affordable housing, LMI households

Note: Not all funding received by Lucas Metropolitan Housing Authority necessarily supported activities in the City of Toledo.

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
USDA	RD	REAP	\$21,995	2023	Green Sweep, Inc.	Small Business Investment
Commerce	EDA	Technical Assistance Program	\$50,000	2021	Promedica Health System, Inc.	Small Business Lending
DOT	Office of the Secretary	SS4A	\$400,000	2023	Lucas County	Safety; Infrastructure
Treasury	CDFI Fund	Technical Assistance	\$250,000	2021	Toledo Urban Federal Credit Union and Nueva Esperanza Community Credit Union	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	Technical Assistance	\$250,000	2022	Toledo Urban Federal Credit Union and Nueva Esperanza Community Credit Union	Lending to LMI and Other Targeted Populations
HUD	PIH	FSS	\$263,400	2021	Lucas Metropolitan Housing Authority	Asset building, low income
HUD	PIH	FSS	\$227,299	2022	Lucas Metropolitan Housing Authority	Asset building, low income
HUD	PIH	FSS	\$244,343	2023	Lucas Metropolitan Housing Authority	Asset building, low income
HUD	CPD	CoC	\$3,855,721	2021	7 recipients	Addressing homelessness
HUD	CPD	CoC	\$3,187,435	2022	7 recipients	Addressing homelessness
HUD	CPD	CoC	\$3,543,237	2023	5 recipients	Addressing homelessness
HUD	PIH	ROSS	(\$123,173)	2022	2 recipients	Asset building, LMI households
HUD	PIH	Jobs-Plus Pilot Initiative	\$423,352	2021	Lucas Metropolitan	LMI households, employment support

					Housing Authority	
HUD	PD&R	Eviction Protection Grant Program	\$1,000,000	2022	Advocates for Basic Legal	LMI households, legal services
HUD	PIH	Choice Neighborhoods Implementation Grant	\$450,000	2021	Lucas Metropolitan Housing Authority	Affordable housing, LMI households, neighborhood investments

Loans

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Commerce	EDA	RLF	\$2,400,000	2021	Toledo-Lucas County Port Authority	Small Business Lending

Tax Credits

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS via Ohio Housing Finance Agency	LIHTC	\$2,000,000 ⁵³	2021	2 project developers, one in Toledo and one in Lucas County	Affordable housing
Treasury	IRS via Ohio Housing Finance Agency	LIHTC	\$2,200,000 ⁵⁴	2022	2 project developers, both in Toledo	Affordable housing
Treasury	IRS via Ohio Housing Finance Agency	LIHTC	\$1,250,000 ⁵⁵	2023	1 project developer in Toledo	Affordable housing

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	SLFRF*	\$180,948,591	2021	Toledo	Affordable housing, water, and sewer infrastructure, pre-kindergarten ⁵⁶
Treasury	OCA	SLFRF*	\$83,201,577	2021	Lucas County	Vaccinations, affordable housing, economic development, pre-kindergarten ⁵⁷
Treasury	OCA	ERA 1 & 2	\$12,008,544	2021	Toledo	Rental assistance to Low-income; housing stability services
Treasury	OCA	ERA 1 & 2	\$10,895,606	2021	Lucas County	Rental assistance to Low-income; housing stability services

⁵³ <https://ohiohome.org/ppd/funding.aspx#2021>

⁵⁴ <https://ohiohome.org/ppd/funding.aspx#2022>

⁵⁵ <https://ohiohome.org/ppd/funding.aspx#2023>

⁵⁶ <https://cdn.toledo.oh.gov/uploads/documents/Finance/Toledo-Recovery-Plan-Report-2023.pdf>

⁵⁷ [Recovery-Plan-Performance-Report-Lucas-County-Ohio-2022](#)

Treasury	OCA	ERA 1 & 2	\$53,435,017	2022	Toledo	Rental assistance to Low-income; housing stability services
Treasury	OCA	ERA 1 & 2	(\$5,207,583)	2023	Toledo	Rental assistance to Low-income; housing stability services
Treasury	OCA	HAF	\$1,800,000 ⁵⁸	2021	State of OH/ Ohio Housing Finance Agency	Assistance to homeowners with distressed loans
Treasury	OCA	LATCF	\$100,000	2022	Lucas County	COVID-19 recovery
Treasury	OCA	ECIP**	\$1,000,000	2022	Toledo Urban Federal Credit Union	Lending to LMI borrowers and economically distressed areas
Treasury	CDFI Fund	RRP	\$1,826,265	2021	Toledo Urban Federal Credit Union	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	RRP	\$1,826,265	2021	Nueva Esperanza Community Credit Union	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	ERP	\$500,000	2023	Toledo Urban Federal Credit Union	Lending to LMI and Other Targeted Populations
HUD	CPD	CDBG – CARES	\$5,979,865	2021	Toledo	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME – ARP	\$7,900,932	2021	Toledo	Affordable housing

*Not all funding may be used for community economic development purposes.

**ECIP funding takes the form of investments from Treasury, providing long-term, low-cost equity and subordinated debt for participating institutions.

⁵⁸ According to a [public dashboard](#), the Ohio Housing Finance Agency disbursed \$280 million under the HAF program as of Sept. 2022 and approximately \$1.8 million had been disbursed to 345 homeowners in Luca County.

An Overview of Federal Community and Economic Development Investment Flows

Anchorage, Alaska

Context: Demographic and Economic Overview

Population:	291,247 (2020 ; 10.4% growth since 2000)
Median Household Income:	\$95,731 (\$74,755 U.S. average) (2022 ACS)
Racial/Ethnic Composition:	White (55.2%), Asian (9.8%), Hispanic or Latino (9.7%), American Indian and Alaska Native (7.4%)
Unemployment Rate:	3.7% (DOL – July 2023)
Industries:	26.1% - Social services; 10.5% - Science/waste management; 10.3% - Public administration; 10% - Retail trade (2022 ACS)
Bachelor's Degree or Higher:	37.9% (2022 ACS)
Households by Structure:	61.2% - 1 unit; 36.6% - 2+ unit; 3.2% - mobile homes (2022 ACS)
Housing Tenure:	65% owner-occupied; 35% renter-occupied
Housing Affordability:	Share of cost-burdened households (33.7%); severely cost-burdened (14.6%) (JCHS 2023); median home price: \$350,321; income required to purchase median-priced home: \$96,330 (JCHS 2023)
Poverty Rate:	9.6% (11.5% U.S., 11.0% AK) (2022 ACS)
Households Receiving Food Stamps/SNAP:	10.2% (2022 ACS)
Without Health Care Coverage:	9.6% (2022 ACS)

Anchorage is in the south-central Alaska. The city serves as a gateway to the Alaskan wilderness and is a popular starting point for visitors exploring Denali National Park and the Kenai Peninsula. The city's major employers are in sectors such as healthcare, oil and gas, transportation, and government. Some notable employers include Providence Alaska Medical Center, BP Exploration Alaska, and the Ted Stevens Anchorage International Airport. Anchorage faces challenges related to economic diversification, as it has historically been dependent on oil and gas. Climate change poses threats to Alaska's ecosystems, impacting fisheries and wildlife, and this has implications for Anchorage as well. Balancing growth with environmental sustainability remains a key goal for the city.

Local Community and Economic Development Strategy

Anchorage 2020 Bowl Comprehensive Plan⁵⁹, Anchorage 2040 Land Use Plan⁶⁰

The Anchorage 2040 Land Use Plan, informed by the Anchorage 2020–Anchorage Bowl Comprehensive Plan, prioritizes sustainable development by balancing economic growth with environmental conservation. Key strategies include creating mixed-use urban centers to prevent sprawl and protect green spaces. The plan also emphasizes economic diversification, aiming to build resilience by supporting various sectors such as tourism, natural resource development, healthcare, and technology. Collaboration between public and private sectors, along with a business-friendly environment, is promoted to attract investment and foster local entrepreneurship. The overall goal is to create a vibrant, inclusive economy that safeguards Anchorage's unique natural assets. The Comprehensive Plan

⁵⁹ [Anchorage 2040 Land Use Plan as Adopted on 9-26-2017 \(muni.org\)](#)

⁶⁰ [Anchorage 2020 Plan \(muni.org\)](#)

is also complemented by the Long-Range Transportation Plan, Housing and Community Development Consolidated Plan, and the Workforce Development Plan.

- **Land Use and Transportation.** This section is organized around the following topics: Residential Uses; Commercial, Industrial, Institutional, and Transportation Uses; Mobility and Access; Transportation Choices and General Land Uses.
- **Design and Environment.** This section is organized around the following topics: Neighborhood identity and vitality; Housing; Northern City; Transportation Design and Maintenance; Natural Open Spaces; Water Resources; Wetlands; Wildlife; Air Quality; Education; Parks, Trails, and Education; and Arts and Culture.
- **Implementation-** This section is organized around the following topics: Planning; and Funding

Anchorage's Consolidated Plan⁶¹

For 2018-2022, Anchorage outlined four priority needs to address: (i) homeless populations, (ii) low-income and housed populations, (iii) public facilities, and (iv) public services.

- vii. Anchorage identified that homelessness exists due to high housing costs, exclusionary land use and zoning laws, a loss of affordable housing supply, sources of income discrimination and community opposition. It outlined goals to tackle homelessness, including rapid re-housing, offering public services, developing rental housing, and providing tenant-based rental assistance. Anchorage used a mix of Community Development Block Grant (CDBG), HOME Program, Housing Trust Fund (HTF), and Emergency Solutions Grant (ESG) funds to address homelessness.
- viii. Similar issues were identified for the lower-income and housed populations. To address the issues, Anchorage planned to increase affordable homeownership, work closely with community housing development organizations (CHDOs), tailor economic development solutions to address needs, provide tenant-based rental assistance, and develop and rehab single-family and mobile homes. Anchorage utilized CDBG, HOME, and HTF funds to support this population group.
- ix. Anchorage's public facility goals included adding more senior centers, persons with disabilities centers, homeless facilities, youth centers, neighborhood facilities, childcare centers, health and mental health facilities, parks and/or recreation facilities, abused/neglected children's facilities, etc. Reliability public transportation is integral to Anchorage's plan to improve community facilities though plans have been met with community opposition. CDBG funds were allocated to develop its public facilities.
- x. Anchorage identified challenges facing the city including the lack of affordable housing supply, high housing costs, displacement due to economic pressures, sources of income discrimination and community opposition. Public services to address these issues focused on improving senior services, persons with disabilities services, legal services, youth Services, childcare services, transportation services, drug and alcohol abuse services, employment and training Services, health services, lead hazard screening, crime awareness, fair housing services and tenant landlord counseling. CDBG funds were used to provide public services.

⁶¹ [2018 - 2022 Consolidated Plan - Anchorage](#)

Connections to National Non-Profit Networks

- NeighborWorks Alaska administers Tenant-Based Rental Assistance to low-income individuals and families living in scattered sites located in the Municipality. Chronic homeless and low-income households simultaneously experiencing homelessness with a physical or mental disability, substance abuse, or chronic health condition.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are significant CED-focused collaborative efforts that have leveraged federal investments and appear to align with priorities identified in local and regional planning document.

- In 2021, the State of Alaska received ~1.75 billion in State and Local Fiscal Recovery Funds (SLFRF), with \$55.9 million allocated to Anchorage Municipality County. [EDA's Good Jobs Challenge \(GJC\)](#) invested \$9.7 million in the Alaska Primary Care Association (APCA), adjacent to the Fairview neighborhood, to support the growth and resiliency of Alaska's healthcare economy, its fastest growing industry and largest economic sector, with a focus on Alaskan Native people.
- [EDA also allocated \\$600,000 to Blue Pipeline Venture Studio](#), which will catalyze innovation in Alaska's ocean economy through a platform engaging industry, entrepreneurs, investors, and government.
- Separately, through [DOT's Reconnecting Communities Pilot Program](#), Anchorage received \$537,660 to study options to narrow the Gambill/Ingra Corridor (highway) and reduce community barriers, consider land use for housing, and convert parking lots into community gardens. The application emphasizes public input in planning for revitalization efforts in the East Downtown and Fairview neighborhoods. EPA will fund a similar project to enhance public engagement strategies designed to educate the community and generate interest in design workshops and charettes. EPA also invested \$75,000 in Anchorage Neighborhood Housing Services, Inc., via an [Environmental Justice \(EJ\) Small Grant](#), which will provide local mitigation of greenhouse gases through education and empowerment of Fairview residents. Expected outcomes include increased community involvement and engagement, increased knowledge of cognitive tools and impacts of major transportation infrastructure on air quality and health.

Key Federal CED Funding Flows

Formula Grants

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$6,828,989	2021	Anchorage municipality	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$1,894,630	2023	Anchorage municipality	Affordable housing, economic development, public services, LMI
HUD	CPD	Home Investment Partnerships Program	\$12,168,826	2021	Anchorage municipality, Alaska Housing Finance Corp	Affordable housing, TBRA, CHDO operating
HUD	CPD	Home Investment Partnerships Program	\$778,755	2023	Alaska Housing Finance Corp	Affordable housing, TBRA, CHDO operating

HUD	CPD	Housing Opportunities for Persons with AIDS	\$633,310	2021	Alaska Housing Finance Corp	Affordable housing
HUD	CPD	Housing Opportunities for Persons with AIDS	\$924,965	2023	Alaska Housing Finance Corp	Affordable housing
HUD	PIH	Indian Community Development Block Grants	\$15,993,266	2022	Ivanof Bay Tribal Council	Affordable housing, Native American population
HUD	PIH	Indian Community Development Block Grants	\$268,282	2023	6 tribal entities	Affordable housing, Native American population
HUD	PIH	Indian Housing Block Grants	\$33,751,918	2021	Aleutian Housing Authority, Cook Inlet Housing Authority, Native Village of Eklituna, North Pacific Rim Housing Authority, Association of Alaska Housing Authorities	Affordable housing, Native American population
HUD	PIH	Indian Housing Block Grants	\$29,345,245	2022	Aleutian Housing Authority, Cook Inlet Housing Authority, Native Village of Eklituna, North Pacific Rim Housing Authority, Association of Alaska Housing Authorities	Affordable housing, Native American population
HUD	PIH	Indian Housing Block Grants	\$26,669,068	2023	Aleutian Housing Authority, Cook Inlet Housing Authority, Native Village of Eklituna, North Pacific Rim Housing Authority, Association of Alaska Housing Authorities	Affordable housing, Native American population
HUD	PIH	Mainstream Vouchers	\$42,830	2021	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	PIH	Mainstream Vouchers	\$62,148	2022	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	PIH	Mainstream Vouchers	\$636,902	2023	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	Housing	PBRA	\$214,055	2021	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	Housing	PBRA	\$2,736,724	2022	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	Housing	PBRA	\$2,922,261	2023	Alaska Housing Finance Corp, +5 private entities	Affordable housing, LMI
HUD	PIH	Public and Indian Housing	\$7,619,860	2021	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	PIH	Public Housing Capital and Operating Fund	\$5,652,750	2021	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	PIH	Public Housing Capital and Operating Fund	\$13,739,859	2022	Alaska Housing Finance Corp	Affordable housing, LMI
HUD	PIH	Public Housing Capital and Operating Fund	\$13,563,319	2023	Alaska Housing Finance Corp	Affordable housing, LMI

HUD	Housing	Section 8 Housing Assistance Payments	\$4,914,918	2021	Alaska Housing Finance Corp, +5 private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Assistance Payments	\$3,449,285	2022	Alaska Housing Finance Corp, +5 private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Assistance Payments	\$2,127,878	2023	Alaska Housing Finance Corp, +5 private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Vouchers	\$50,518,736	2021	Alaska Housing Finance Corp, Cook Inlet Housing Authority	Affordable housing, LMI
HUD	Housing	Section 8 Housing Vouchers	\$52,127,397	2022	Alaska Housing Finance Corp, Cook Inlet Housing Authority	Affordable housing, LMI
HUD	Housing	Section 8 Housing Vouchers	\$54,265,522	2023	Alaska Housing Finance Corp, Cook Inlet Housing Authority	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$232,273	2021	6 private entities	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$400,148	2022	6 private entities	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$218,007	2023	6 private entities	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for the Elderly	\$917,945	2021	9 private entities	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for the Elderly	\$1,062,361	2022	9 private entities	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for the Elderly	\$1,231,852	2023	9 private entities	Affordable housing, LMI
HUD	CPD	Youth Homelessness Demo	\$125,000	2021	Choosing Our Roots	Homelessness prevention
USDA	Rural Dev	Community Facility Loans / Grants	\$1,000,000	2022	Chugachmiut	Rural development
USDA	FNS	Food Distribution Program on Indian Reservations	\$655,778	2021	Alaska Native Tribal Health Consortium	Food assistance, Native American population
USDA	FNS	Food Distribution Program on Indian Reservations	\$464,081	2022	Alaska Native Tribal Health Consortium	Food assistance, Native American population

Competitive Grants

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Commerce	MBDA	Business Center-American Indian and Alaska Native	\$300,000,000	2021	Cook Inlet Tribal Council, Inc	Small business lending
Commerce	MBDA	Business Center-American Indian and Alaska Native	\$300,000,000	2022	Cook Inlet Tribal Council, Inc	Small business lending
Commerce	MBDA	Business Center-American Indian and Alaska Native	\$300,000,000	2023	Cook Inlet Tribal Council, Inc	Small business lending
Commerce	MBDA	Capital Readiness Program	\$2,827,299	2023	Cook Inlet Tribal Council, Inc	Small business lending

Commerce	EDA	EAA	\$13,936,805	2021	Anchorage municipality	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	EAA	\$14,681,683	2022	Anchorage municipality	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Support for Planning Organizations	\$225,000	2021	Anchorage municipality	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Technical Assistance	\$135,000	2022	Anchorage municipality	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Technical Assistance	\$135,000	2023	Anchorage municipality	Technical, planning, and public works and infrastructure assistance
Commerce	NIST	State Digital Equity Planning Grants	\$567,800	2022	Anchorage municipality	Broadband
Commerce	NOAA	Tribal Broadband Connectivity Program	\$52,559,385	2022	Alaska Tribal Spectrum, Alaska Village Initiatives, Calista Corp, Chugachmut, Native Village of Chenega	Broadband, Native American population
Commerce	NOAA	Tribal Broadband Connectivity Program	\$37,991,974	2023	Alaska Tribal Spectrum, Alaska Village Initiatives, Calista Corp, Chugachmut, Native Village of Chenega	Broadband, Native American population
DOE	Golden Field Office	Weatherization Assistance for Low Income Persons	\$1,000,000	2023	Rural Alaska Community Action Program Inc	Rural communities, Climate change adaptation, Low-income population
DOT	Office of the Secretary	Reconnecting Communities Pilot	\$537,660	2022	Anchorage Neighborhood Housing Services	Infrastructure
EPA	Grants Office	Environmental Justice Small Grant Program	\$75,000	2022	Anchorage Neighborhood Housing Services	Native American population, public health
EPA	Grants Office	Indian Environmental General Assistance Program	\$672,800	2021	Alaska Native Tribal Health Consortium, Aleutian Pribilof Islands Association Inc, Native Village of Eklutna, The Aleut International Association, Yukon River Inter-Tribal Watershed Council	Native American population, environmental protection programs, solid and hazardous waste
EPA	Grants Office	Indian Environmental General Assistance Program	\$998,800	2022	Alaska Native Tribal Health Consortium, Aleutian Pribilof Islands Association Inc, Native Village of Eklutna, The Aleut International Association, Yukon River Inter-Tribal Watershed Council	Native American population, environmental protection programs, solid and hazardous waste
EPA	Grants Office	Indian Environmental General Assistance Program	\$995,181	2023	Alaska Native Tribal Health Consortium, Aleutian Pribilof Islands Association Inc, Native Village of Eklutna, The Aleut International Association, Yukon	Native American population, environmental protection programs, solid and hazardous waste

					River Inter-Tribal Watershed Council	
EPA	Grants Office	Lead Testing in School and Child Care Program Drinking Water	\$184,000	2021	Alaska Native Tribal Health Consortium	Native American population, Safe water
EPA	Grants Office	State and Tribal Response Program Grants	\$98,800	2021	Native Village of Eklutna	Native American population, brownsfield cleanup
EPA	Grants Office	State and Tribal Response Program Grants	\$298,800	2022	Alaska Native Tribal Health Consortium, Native Village of Eklutna	Native American population, brownsfield cleanup
EPA	Grants Office	State and Tribal Response Program Grants	\$330,131	2023	Alaska Native Tribal Health Consortium, Native Village of Eklutna	Native American population, brownsfield cleanup
HUD	CPD	CoC	\$3,604,059	2021	10 nonprofits	Homelessness prevention
HUD	CPD	CoC	\$2,872,528	2022	9 nonprofits	Homelessness prevention
HUD	CPD	CoC	\$3,125,941	2023	9 nonprofits	Homelessness prevention
HUD	PIH	FSS	\$288,000	2021	Alaska Housing Finance Corp	Asset building
HUD	PIH	FSS	\$498,898	2022	Alaska Housing Finance Corp	Asset building
HUD	PIH	FSS	\$217,976	2023	Alaska Housing Finance Corp	Asset building
HUD	PIH	Jobs Plus Pilot	\$255,750	2023	Cook Inlet Housing Authority	Workforce development
SBA	OFC of Entrepreneurial Development	Community Navigator Pilot Program	\$995,550	2021	Arctic Slope Community Foundation	Small business
Treasury	CDFI Fund	CDFI NACA- FA	\$1,031,000	2021	Alaska Growth Capital BIDCO, Inc., Cook Inlet Lending Center Inc	Access to capital, Native American population
Treasury	CDFI Fund	CDFI NACA- TA	\$150,000	2022	Arctic Slope Community Foundation	Access to capital, Native American population
USDA	Rural Utilities Services	High Energy Cost	\$2,974,420	2022	State of Alaska	Energy cost, rural population
USDA	Rural Dev	REAP	\$100,000	2022	SW AK Municipal Co	Rural development
USDA	Rural Dev	REAP Technical Assistance	\$166,593	2023	Rural Alaska Community Action Program Inc	Rural development
USDA	Rural Utilities Services	ReConnect	\$1,450,580	2023	Muluk Telephone Co	Rural development, electrification
USDA	Rural Dev	Rural and Native Alaskan Grants	\$592,500	2021	Alaska Native Tribal Health Consortium	Rural development
USDA	Rural Dev	Rural Cooperative Development Grant	\$199,236	2021	University of Alaska Anchorage	Rural development

USDA	Rural Dev	Rural Cooperative Development Grant	\$972,750	2022	Alaska Native Tribal Health Consortium	Rural development
------	-----------	-------------------------------------	-----------	------	--	-------------------

Tax Credits

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS	LIHTC	\$1,338,095	2021	Cook Inlet Housing Development Corp, Swell LLC	Affordable housing, LMI
Treasury	IRS	LIHTC	\$1,264,378	2023	Cook Inlet Housing Authority	Affordable housing, LMI

Federal Pandemic Emergency Response Grants

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	CDFI- ERP	\$2,235,187	2022	Alaska Growth Capital BIDCO, Inc., Cook Inlet Lending Center Inc	COVID-19 recovery
Treasury	CDFI Fund	CDFI- RRP	\$3,076,265	2021	Alaska Growth Capital BIDCO, Inc., Cook Inlet Lending Center Inc	COVID-19 recovery
Treasury	OCA	CPF	\$167,504	2021	Native Village of Eklutna	COVID-19 recovery
Treasury	OCA	CPF	\$546,153	2023	Georgetown Tribal Council, Ivanof Bay Tribal Council, Ugashik Traditional Village	COVID-19 recovery
Treasury	OCA	ERA	\$72,042,064	2021	Anchorage municipality, Bristol Bay Housing Authority, Native Village of Eklutna, North Pacific Rim Housing Authority	COVID-19 recovery, affordable housing
Treasury	OCA	ERA	\$7,261	2022	Native Village of Eklutna	COVID-19 recovery
Treasury	OCA	HAF	\$3,594,160	2021	Aleutian Housing Authority, Cook Inlet Housing Authority, Ivanof Bay Tribal Council, Native Village of Eklutna, North Pacific Rim Housing Authority, Ugashik Traditional Value	COVID-19 recovery
Treasury	OCA	HAF	\$130,799	2023	Ivanof Bay Tribal Council, Native Village of Eklutna, North Pacific Rim Housing Authority, Ugashik Traditional Value	COVID-19 recovery

Treasury	OCA	Local Assistance and Tribal Consistency Fund	\$300,000	2022	Georgetown Tribal Council, Ivanof Bay Tribal Council, Native Village of Eklutna, Ugashik traditional village	COVID-19 recovery
Treasury	OCA	Local Assistance and Tribal Consistency Fund	\$591,605	2023	Anchorage municipality, Georgetown Tribal Council, Ivanof Bay Tribal Council, Native Village of Eklutna, Ugashik traditional village	COVID-19 recovery
Treasury	OCA	SLFRF	\$117,574,288	2021	Anchorage municipality, Georgetown Tribal Council, Ivanof Bay Tribal Council, Native Village of Eklutna, North Pacific Rim Housing Authority	COVID-19 recovery

An Overview of Federal Community and Economic Development Investment Flows

Municipio de Carolina, Puerto Rico

Context: Demographic and Economic Overview

Population:	151,571 (2022 ; 23% loss since 2000)
Median Household Income:	\$32,888 (\$74,755 U.S. average) (2018-2022)
Racial/Ethnic Composition:	Hispanic or Latino (98.2%), White (36.0%), Black (13.7%), Two or more races (17.6%) (2022)
Unemployment Rate:	4% (November 2023)
Industries:	16.5% - social services; 14.7% - retail trade; 11% - entertainment and food services; 10% - public administration (2022)
Bachelor's Degree or Higher:	34.2% (2022)
Households by Structure:	68% - 1 unit; 32% - 2+ unit; 0% - mobile homes (2022)
Housing Tenure:	70% owner-occupied; 30% renter-occupied (2022)
Median Home Value:	\$146,700 (2022)
Poverty Rate:	31% (11.6% U.S. average) (2022)
Households Receiving Food Stamps/SNAP:	38.2% (2022)
Without Health Care Coverage:	6.7% (2022)

Municipio de Carolina (Carolina), Puerto Rico is located on the northeast coast of the island and is ~14 miles east of the capital of San Juan and ~78 miles northeast of Ponce. The municipio is considered part of the San Juan-Caguas-Guaynabo Metropolitan Statistical Area. Municipio de Carolina is home to Puerto Rico's primary international airport, Luis Muñoz Marín International Airport, and the Isla Verde area on the north coast featuring beaches and hotels. Carolina is also ~17 miles west of El Yunque National Forest, a tropical rainforest that has approximately 1.2 million visitors each year and secured a \$1 million investment in 2023 from the U.S. Department of Agriculture's Forest Service to improve transportation access to the forest.⁶² Nearby San Juan's top industries include social services, business services, and retail.⁶³ Due to the impact of Hurricanes Irma and Maria in 2017, Hurricane Fiona in 2022, and other natural disasters including earthquakes and flooding, the region has faced many years of critical infrastructure repairs with major economic implications.⁶⁴ Housing affordability and availability is a broad concern, due in part to the damage of approximately one-third of all housing units across the island over the course of recent natural disasters and the rise in construction costs.⁶⁵

Local Community and Economic Development Strategies

Municipio de Carolina does not publish a comprehensive plan online. Carolina is identified as a Most Impacted and Distressed (MID) Area in Puerto Rico's Disaster Recovery Action Plan in response to the

⁶² [Biden-Harris Administration Invests in Rural Economy and Equitable Access in Puerto Rico](#)

⁶³ [U.S. Census Bureau – Selected Economic Characteristics, 2022 ACS 1-Year Estimates Data Profile](#)

⁶⁴ [Hurricane Fiona Recovery Process on a Firm Pace](#) and [FEMA Reaches Historic \\$30 Billion Milestone for the Recovery of Puerto Rico](#)

⁶⁵ [The State of Housing in Puerto Rico: An Analysis of the Factors that Impact Housing and Rent Prices in Puerto Rico and Proposed Strategies to Increase Housing Affordability](#)

February 2022 floods and Hurricane Fiona (September 2022) but there is limited information regarding targeted funds or actions taken specifically in the municipio.⁶⁶

Municipio de Carolina's HUD Consolidated Plan⁶⁷

Municipio de Carolina identified six priority needs within the 2023-2027 Consolidated Plan: i) provision of affordable or adequate housing; ii) public improvements and infrastructure; iii) public services; iv) homeless; v) economic development; and vi) planning and administration of resources.

- xi. Housing cost burden is identified as the most common housing issue by Carolina's Consolidated Plan. The Consolidated Plan also notes that demand for public housing is greater than what the Puerto Rico Public Housing Administration (PRPHA) can supply. The municipio has prioritized providing subsidies for homebuyers to support downpayment and closing costs through CDBG funds and running a Housing Choice Voucher Program. Additionally, Carolina created the Home Repairs and Improvement Program with \$6.5 million from the municipio's State and Local Fiscal Recovery Funds allocation for the purpose of aiding for home repairs and/or rehabilitation for eligible homeowners at risk of housing insecurity.
- xii. The impact of Hurricanes Irma and Maria in 2017, Hurricane Fiona in 2022, and other natural disasters have resulted in several public facilities in Carolina needing restoration. Carolina is in the process of rehabilitating an economic development complex in the downtown area that provides commercial spaces and business training.
- xiii. Carolina is in the process of rehabilitating the existing Rehabilitation Barrazas Center for Diagnostic and Treatment where health services are provided to low-income people.
- xiv. The strategy to address homelessness in Carolina includes a coordination and collaboration model between the Housing and Community Development Department, nonprofit organizations, and other municipalities. Community institutions such as Hogares Crea and Guara-Bi have served the homeless through support from Carolina with activities including rapid rehousing, providing shelter, and health services, among others.
- xv. Carolina has prioritized resources to support the operation of the Downtown Economic Development and Business Center that provides technical assistance to microenterprises and grants intended to support job creation or retention.
- xvi. Resources will be used to support the administration of municipio's CDBG, ESG, and HOME programs.

National Non-Profit Networks

- Habitat for Humanity of Puerto Rico is based in San Juan and serves Municipio de Carolina.
- There are several other entities connected to national nonprofit networks that serve the San Juan metropolitan area but have no specific connection to Carolina. They include:
 - Puerto Rico NHS, Corp. (NeighborWorks member)
 - Causa Local (Rural LISC member)
 - Career Center of Puerto Rico, Inc. (UnidosUS affiliate)
 - Centro para la Reconstrucción del Hábitat (NALCAB member)
 - Centro para Emprendedores (NALCAB member)

⁶⁶ [Puerto Rico Disaster Recovery Action Plan: For use of CDBG-DR funds in response to February 2022 Floods \(DR-4649-PR\) and Hurricane Fiona \(DR-4671-PR\)](#)

⁶⁷ [Municipality of Carolina 2023-2027 Consolidated Plan and 2023-2024 Annual Action Plan](#)

Highlight: Community and Economic Development Initiatives and Collaborations

- Sistema Universitario Ana G. Menendez, Inc. received a \$1,510,941 Connecting Minority Communities Pilot Program grant from the U.S. Department of Commerce in 2023. This competitive grant will address the need for digital inclusion and the challenges the university faces in helping undergraduate students and low-income households in Puerto Rico, particularly in Carolina County.
- Two CDFIs, Cooperativa de Ahorro y Credito de la Industria Biofarmaceutica, and Cooperativa de Ahorro y Credito Isla Coop. (d/b/a Pueblo Coop), received \$125,000 each in CDFI Fund's technical assistance awards in 2021 and again in 2022. These competitive awards support and enhance the ability of these CDFIs to meet the needs of the communities they serve.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
HUD	PIH	CDBG	\$1,784,705	2021	Municipio de Carolina	Low-moderate income (LMI) households, physical infrastructure improvements
HUD	PIH	CDBG	\$1,757,420	2022	Municipio de Carolina	Low-moderate income (LMI) households, physical infrastructure improvements
HUD	PIH	CDBG	\$1,793,635	2023	Municipio de Carolina	Low-moderate income (LMI) households, physical infrastructure improvements
HUD	PIH	HOME	\$769,689	2021	Municipio de Carolina	Affordable housing, LMI households
HUD	PIH	HOME	\$857,648	2022	Municipio de Carolina	Affordable housing, LMI households
HUD	PIH	HOME	\$911,730	2023	Municipio de Carolina	Affordable housing, LMI households
HUD	PIH	ESG	\$149,506	2021	Municipio de Carolina	Supportive housing; Emergency housing; Homelessness prevention
HUD	PIH	ESG	\$150,023	2022	Municipio de Carolina	Supportive housing; Emergency housing; Homelessness prevention
HUD	PIH	ESG	\$154,459	2023	Municipio de Carolina	Supportive housing; Emergency housing; Homelessness prevention
HUD	CPD	CDBG-DR ⁶⁸	*	2022	Puerto Rico Department of Housing (PRDOH)	Disaster recovery
HUD	CPD	CDBG-MIT	\$18,605,000 ⁶⁹	2022	Municipio de Carolina	Disaster recovery, affordable housing
HUD	PIH	Project-Based Rental Assistance	\$828,460	2023	3 recipients	Affordable housing, LMI households

⁶⁸ [Puerto Rico Disaster Recovery Action Plan: For use of CDBG-DR funds in response to February 2022 Floods \(DR-4649-PR\) and Hurricane Fiona \(DR-4671-PR\)](#)

⁶⁹ Id.

HUD	PIH	Section 8 Housing Assistance Payments Program	\$10,002,992	2021	6 recipients	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$7,984,386	2022	4 recipients	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$6,660,310	2023	4 recipients	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$5,045,230	2021	Municipio de Carolina	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$5,382,509	2022	Municipio de Carolina	Affordable housing, LMI households
HUD	PIH	HCV – Section 8	\$4,790,410	2023	Municipio de Carolina	Affordable housing, LMI households

*Municipio de Carolina is included in the Most Impacted and Distressed (MID) Area within the Puerto Rico Disaster Recovery Action Plan but there is not information regarding the amount of funding targeted to Carolina directly.

Competitive Grants

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	CDFI-TA	\$125,000	2021	Cooperativa de Ahorro y Credito de la Industria Biofarmaceutica	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-TA	\$125,000	2022	Cooperativa de Ahorro y Credito de la Industria Biofarmaceutica	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-TA	\$125,000	2021	Cooperativa de Ahorro y Credito Isla Coop. d/b/a Pueblo Coop	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-TA	\$125,000	2022	Cooperativa de Ahorro y Credito Isla Coop. d/b/a Pueblo Coop	Lending to LMI and Other Targeted Populations
Commerce	EDA	EAA	\$751,203	2022	University of Puerto Rico at Carolina	Public works and infrastructure assistance, Strategic planning
Commerce	NTIA	Connecting Minority Communities Pilot Program	\$1,510,941	2023	Sistema Universitario Ana G. Mendez, Inc.	LMI households, Broadband access

Federal Pandemic Emergency Response

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	SLFRF	\$72,224,833	2021	Municipio de Carolina	Housing rehab; physical infrastructure development; COVID-19 recovery
Treasury	CDFI Fund	CDFI-RRP	\$1,278,385	2021	Cooperativa de Ahorro y Credito Isla Coop. d/b/a Pueblo Coop	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-ERP	\$1,261,481	2023	Cooperativa de Ahorro y Credito Isla Coop. d/b/a Pueblo Coop	Lending to LMI and Other Targeted Populations

Treasury	CDFI Fund	CDFI-ERP	\$1,826,284	2023	Cooperativa de Ahorro y Credito de la Industria Biofarmaceutica	Lending to LMI and Other Targeted Populations
HUD	PIH	HOME-ARP	\$2,789,593	2021	Municipio de Carolina	Affordable housing

There are several federal funding sources that are directly provided to the Commonwealth of Puerto Rico that provide some funding to Municipio de Carolina. However, specific dollar amounts could not be identified so the funding sources are not included in the tables above.

An Overview of Federal Community and Economic Development Investment Flows

Pinal County, Arizona

Context: Demographic and Economic Overview

Census Data – Pinal County, Arizona ⁷⁰

Population:	425,624 (2020; 237% growth since 2000) ⁷¹
Median Household Income:	\$73,313 (\$75,149 U.S. average) (2022) ⁷²
Racial/Ethnic Composition:	White (54.6%), Hispanic/Latino (31.7%), American Indian (6.2%) ⁷³
Unemployment Rate:	3.8% (DOL – Phoenix-Mesa-Glendale – September 2023)
Industries:	19.9% - Social services; 12.4% - Retail trade; 9.8% - Manufacturing; 9.8% - Arts and leisure (2022 ACS)
Bachelor's Degree or Higher:	22.9% (2022 ACS)
Households by Structure:	81.4% - 1 unit; 3.7% - 2+ unit; 14.9% - mobile homes (2022 ACS)
Housing Tenure:	82.3% owner-occupied; 17.7% renter-occupied (2022 ACS)
Housing Affordability:	31.1% of households are cost-burdened and 15.0% are severely cost-burdened (JCHS 2023); median home price of \$477,014 required an income of \$131,168 to purchase (JCHS 2022)
Poverty Rate:	20.4% (11.5% U.S., 12.5% AZ) ⁷⁴
Food Stamp Utilization:	10.7% of households (2022 ACS)
Without Health Care Coverage:	11.4% of households (2022 ACS)

Pinal County encompasses ~5,376 sq. miles southeast of Phoenix and northwest of Tucson. Pinal County is characterized by two distinct regions, the mountainous east and desert west, and includes or abuts the lands of numerous native tribes. The largest communities in Pinal County are the Phoenix suburbs of Maricopa and Casa Grande, and the county seat is in Florence, ~60 miles southeast of Phoenix. The state of Arizona is the county's largest landholder (35 percent), followed by Indian reservations (23 percent), individuals and corporations (22 percent), the U.S. Forest Service and Bureau of Land Management (14 percent) and other public land (6 percent).⁷⁵ Copper mining, smelting, and refining are major industries in eastern Pinal County, while irrigated agriculture predominates in the western part of the county. The small cities and unincorporated towns along interstate highways 10 and 8 tend to have more diversified economies including manufacturing, trade, and services. A county government official stated that 80 percent of the Pinal County workforce is traveling to another county to work and that the city is focusing on attracting new employers.⁷⁶ Pinal County partners with its five Central Arizona College (CAC) campuses to develop skills training for growing industries, including local automotive suppliers.⁷⁷ Pinal County has experienced substantial population growth over the past 20 years.⁷⁸ Based on the county's housing market analysis and community and public agency feedback, there is a

⁷⁰ [U.S. Census Bureau QuickFacts: United States](#)

⁷¹ [Arizona: 2000 \(census.gov\)](#)

⁷² [U.S. Census Bureau QuickFacts: United States](#)

⁷³ Id.

⁷⁴ Id.

⁷⁵ [Pinal County Statistics | Pinal County, AZ](#)

⁷⁶ [Healthy Pinal economy has its challenges, leaders say | Area News | pinalcentral.com](#)

⁷⁷ Id.

⁷⁸ [Comprehensive-Plan-2020-PDF \(pinal.gov\)](#), p. 299.

lack of decent, safe, and affordable permanent housing for households with incomes between 0-50 percent AMI. As a result, the supply of apartments does not meet the needs of county residents, particularly the need for studio, 1-bedroom, or 2-bedroom apartments. In 2021, the County identified that smaller homes on smaller lots, closer to amenities and employment will be desired and asserted that there is enough single family, large lot inventory to satisfy future demand.⁷⁹ As with many communities in Arizona, the availability of water presents a major challenge for growth in the coming years.⁸⁰ Native communities in and around Pinal County include the Gila River Indian Community and the Ak-Chin Indian Community, both immediately south of Phoenix, the Tohono O’odham Nation to the southwest and the San Carlos Apache Reservation to the northeast.⁸¹

Local Community and Economic Development Strategies

“We Create Our Future” Pinal County Comprehensive Plan⁸²

The plan describes Pinal County’s vision to guide all decisions related to growth, development, and preservation. The planning framework includes seven components: (i) Sense of Community, (ii) Mobility and Connectivity, (iii) Economic Sustainability, (iv) Open Spaces and Places, (v) Environmental Stewardship, (vi) Healthy, Happy Residents, and (vii) Quality Educational Opportunities.

- ***Sense of Community*** – Balance emerging urban centers and Pinal County’s rural character; ensure that the County’s history, heritage, and culture are woven into its future.
- ***Mobility and Connectivity*** – Ensure that Pinal County has adequate transportation corridors and a variety of multimodal transportation options with minimal effect on Pinal County’s native wildlife, reduce congestion and improve air quality, while enhancing the area’s quality of life.
- ***Economic Sustainability*** – Expand opportunities for residents to live, work, learn, and play in proximity in all parts of Pinal County promotes long-term economic viability. The County will build activity centers that serve current and future residents’ needs offering higher-density housing, services, businesses, and employment opportunities, including high-tech and environmentally friendly employers. Create a full range of quality jobs that allow residents to start their career, raise a family, and move up in, instead of out of, Pinal County for career advancement.
- ***Open Spaces and Places*** – Residents value the large connected open spaces and unique places of Pinal County, not only as part of their quality of life, but as an important resource to sustain the region’s immense wildlife habitat and corridors.
- ***Environmental Stewardship*** – Pinal County has a strong conservation ethic that stresses the importance of maintaining the quality of its natural resources for future generations. The County prides itself on environmental stewardship and incentivizes sustainable practices.
- ***Healthy, Happy Residents*** – Access to quality healthcare and healthy lifestyle choices is a priority. Pinal County is a healthy, safe place where residents can walk or ride to activity centers and where interaction in the clean, natural environment is encouraged.
- ***Quality Educational Opportunities*** – Quality, community-based pre-K-12 programs that provide youth with a competitive edge along with a wide variety of post-secondary educational opportunities and technical or specialized workforce training are necessities.

⁷⁹ [Comprehensive-Plan-2020-PDF \(pinal.gov\)](#)

⁸⁰ [CAP water cuts increase disparities among Pinal County farmers \(azcentral.com\)](#)

⁸¹ [Pinal County Native American Tribes](#)

⁸² Id.

Pinal County's Consolidated Plan⁸³

For 2020-2024, Pinal County listed four priority needs in its HUD consolidated plan, including (i) Non-Housing Community Development, (ii) Affordable Housing, (iii) Supporting Homeless People, and (iv) Public and Human Services for Low-Moderate Income (LMI) People.

- xvii. Pinal County prioritized repair of the Old Town Florence Water System that did not meet standards. The system experienced intermittent shutdowns in 2020. In 2020, the County utilized ~\$2 million in HUD Community Development Block Grant (CDBG) funds to improve its water system and projected it will impact ~5,150 LMI residents.
- xviii. Pinal County planned to use federal and non-federal resources to (a) assist with the availability and access of affordable housing through rehabilitation of vacant/abandoned properties; (b) increase awareness of county funds available to rehabilitate owner-occupied and investor housing; (c) assist with the development of the availability and accessibility of decent, safe, and affordable housing through public-private development of more units for 0-30 percent AMI families and 50-80 percent AMI families; (d) increase awareness of first-time homebuyer assistance program through additional marketing outlets; and (e) promote awareness of fair housing laws for citizens and providers serving minority and special populations.
- xix. According to Pinal County's needs assessment of homeless people, it found that this population needs emergency housing, permanent housing, and connections to support services. From 2020-2025, Pinal County planned to pursue goals and objectives to benefit homeless people that include increasing the number of units of emergency, transitional, permanent, and affordable housing; strengthening the network of providers to increase referrals and resources to homeless individuals; increasing rental and utility assistance to help prevent homelessness and to reduce homeless population and increase chances for sustained independence.
- xx. Pinal County also found through its needs assessment that many LMI families, particularly seniors and people in more rural parts of the county, need food assistance and assistance with air conditioning during summer heat. Through its partner nonprofit agencies, the County planned to provide additional services to support LMI people with these needs.

National Non-Profit Networks

- Local Initiatives Support Corporation (LISC) helps develop affordable housing in Pinal County through the Home Matters Arizona Fund, which is providing housing to families that are LMI, veterans, seniors, homeless, disabled, involved in the justice system, and those eligible for Arizona Health Care Cost Containment System (AHCCS) support. The Fund is prioritizing projects statewide that are located near healthy food retailers, employment centers, active transportation facilities and public transit, schools, childcare, senior centers, medical facilities, public libraries, parks, community centers and places of worship.⁸⁴
- The Housing Partnership Network (HPN) has seven members serving Arizona. For example, NeighborWorks partners with Chicanos Por La Causa (CPLC), based in Phoenix, to serve residents of Pinal County in the areas of human trafficking, workforce development via Arizona@Work Pinal

⁸³ <https://www.pinal.gov/DocumentCenter/View/347/FY2019-to-2023-Consolidated-Plan-PDF>

⁸⁴ [The Fund — Home Matters to Arizona \(homemattersarizona.com\)](#)

County, and early childhood development.⁸⁵ It also partners with Trellis, based in Phoenix, to provide homeownership education and down-payment assistance to residents of Pinal County.⁸⁶

- UnidosUS, a Hispanic civil rights and advocacy organization, has seven affiliates serving the Greater Phoenix area including the Arizona Hispanic Chamber of Commerce, CPLC, Friendly House, Inc., Hispanic Women’s Corporation, Mountain Park Health Center, Promise Arizona, and Valle del Sol.
- Urban League has a local affiliate, the Greater Phoenix Urban League, which focuses on housing, education and employment, civic engagement, and health and wellness in the area.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are significant collaborative efforts that leveraged federal investments and appear to align with priorities identified in Pinal County’s comprehensive, consolidated, and annual action plans:

- In 2022, in response to increasing electricity costs for local homes and businesses, the San Carlos Apache Tribe in Pinal, Graham, and Gila Counties began evaluating solar energy solutions, including a solar power generation facility that would lower utility costs, increase reliability, and generate income for the Tribe and create high-paying jobs in the community. The Tribe has pursued projects centered on renewable energy generation and planning for wastewater sanitation. The federal Rural Partners Network (RPN), specifically the Department of Energy (DOE), HHS and EPA are collaborating with Tribal leaders to address these local priorities.⁸⁷
- In 2022, ADOH and ADES, through collaboration with other state agencies, and activities implemented by units of local government, public housing agencies, and nonprofit, for-profit, and Tribal organizations, continued to work with rural councils of government to provide technical and administrative assistance to units of government and to facilitate the targeting and distribution of CDBG funds. The County stated that the private sector has brought additional resources and expertise that can be used to supplement existing services or fill gaps in the system. Lenders, affordable housing developers, business and economic development organizations and private service providers offered a variety of assistance to residents, such as healthcare, small business assistance, home loan programs, and supportive housing.⁸⁸

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$6,017,521	2021	4 recipients	Low-moderate income (LMI) households, physical infrastructure improvements
HUD	CPD	CDBG	\$2,349,228	2022	4 recipients	Low-moderate income (LMI) households, physical infrastructure improvements

⁸⁵ [Search Results | CPLC](#)

⁸⁶ [Pinal Cares | Pinal County, AZ](#)

⁸⁷ [Rural Partners Network Annual Report 2022](#)

⁸⁸ <https://www.pinal.gov/DocumentCenter/View/347/FY2019-to-2023-Consolidated-Plan-PDF>

HUD	CPD	CDBG	\$2,347,484	2023	4 recipients	Low-moderate income (LMI) households, physical infrastructure improvements
HUD	CPD	HOME	\$3,455,013	2021	2 recipients	Affordable housing, LMI households
HUD	CPD	HOME	\$591,470	2022	2 recipients	Affordable housing, LMI households
HUD	CPD	HOME	\$629,620	2023	2 recipients	Affordable housing, LMI households
HUD	PIH	Indian Housing Block Grant Program	\$8,133,884	2021	2 recipients	Affordable housing, LMI households
HUD	PIH	Indian Housing Block Grant Program	\$14,685,218	2022	2 recipients	Affordable housing, LMI households
HUD	PIH	Indian Housing Block Grant Program	\$10,166,671	2023	2 recipients	Affordable housing, LMI households
HUD	PIH	Public and Indian Housing	\$535,579	2021	3 recipients	Affordable housing, LMI households
HUD	CPD	ESG	\$154,171	2022	Pinal County	Supportive housing; Emergency housing; Homelessness prevention
HUD	PIH	Public Housing – OP	\$185,984	2021	Pinal County	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$786,260	2022	2 recipients	Affordable housing, low income
HUD	PIH	Public Housing – OP	\$672,337	2023	Pinal County	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$448,157	2021	2 recipients	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$478,571	2022	Pinal County	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$499,284	2023	2 recipients	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$130,512	2021	Pinal Gila Council	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$129,685	2022	Pinal Gila Council	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$121,850	2023	Pinal Gila Council	Affordable housing, low income
HUD	PIH	HCV	\$6,558,440	2021	2 recipients	Affordable housing, low income
HUD	PIH	HCV	\$7,234,562	2022	2 recipients	Affordable housing, low income
HUD	PIH	HCV	\$8,978,745	2023	2 recipients	Affordable housing, low income

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	PIH	Jobs-Plus Pilot Initiative	\$239,091	2021	Pinal County	LMI households, employment support
DOT	Office of the Secretary	SS4A	\$620,000	2023	Pinal County; Town of Queen Creek	Safety/ Infrastructure
USDA	RD	REAP	\$13,354	2022	Crossroads Self Storage LLC	Energy efficiency
USDA	RD	Multifamily Housing Revitalization Demonstration Program	\$58,992	2022	[Redacted due to PII]	Affordable housing
USDA	RD	Multifamily Housing Revitalization Demonstration Program	\$31,956	2023	[Redacted due to PII]	Affordable housing
USDA	RD	Very Low-Income Repair Loans and Grants	\$6,097	2021	[Redacted due to PII]	Affordable housing
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$441,730	2021	Gila River Indian Community	Food security
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$434,624	2022	Gila River Indian Community	Food security
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$394,000	2023	Gila River Indian Community	Food security
Commerce	NTIA	Tribal Broadband Connectivity Program	\$7,558,043	2022	2 recipients	Broadband
Commerce	EDA	EAA	\$400,000	2021	City of Maricopa	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Support for Planning Organizations	\$210,000	2022	Central Arizona Association of Governments	Regional economic development
DOE	Indian Energy	Clean Energy Technologies	\$4,000,000	2023	San Carlos Apache Tribe	Energy infrastructure, LMI households
EPA		Brownfields 128(a) State and Tribal Response Program	\$343,000	2023	San Carlos Apache Tribe	Assessment and cleanup; LMI households
EPA		CPRG	\$600,000	2 recipients	The Metropolitan Area Planning Council	Clean Energy, Transportation
EPA	Grants Office	Indian Environmental	\$364,505	2022	3 recipients	Native American population,

		General Assistance Program				environmental protection programs, solid and hazardous waste
EPA	Grants Office	Indian Environmental General Assistance Program	\$1,226,422	2023	4 recipients	Native American population, environmental protection programs, solid and hazardous waste
EPA	Grants Office	State and Tribal Response Program Grants	\$294,404	2022	2 recipients	Native American population, brownfield cleanup
EPA	Grants Office	State and Tribal Response Program Grants	\$720,595	2023	2 recipients	Native American population, brownfield cleanup

Tax Credits

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS via Arizona Department of Housing	LIHTC ⁸⁹	\$2,000,000	2021	Sunset Vista, L.P.	Affordable housing, LMI households

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	ERA I & ERA II	\$25,831,026	2021	2 recipients	Rental assistance to Low-income; housing stability services
Treasury	OCA	ERA I & ERA II	\$28,000,000	2023	Pinal County	Rental assistance to Low-income; housing stability services
Treasury	OCA	SLFRF*	\$141,854,714	2021	4 recipients	Affordable housing, water and sewer infrastructure, pre-kindergarten
Treasury	OCA	SLFRF*	\$33,418	2023	Ak-Chin Indian Community	Affordable housing, water and sewer infrastructure, pre-kindergarten
Treasury	OCA	HAF	\$10,970,710	2021	3 recipients	Assistance to homeowners with distressed loans
Treasury	OCA	HAF	(\$36,223)	2022	Ak-Chin Indian Community	Assistance to homeowners with distressed loans

⁸⁹ [2021-LIHTC-Reservation-List.pdf \(az.gov\)](#)

Treasury	OCA	HAF	\$613,470	2023	3 recipients	Assistance to homeowners with distressed loans
Treasury	OCA	LATCF	\$15,018,219	2022	4 recipients	COVID-19 recovery
Treasury	OCA	LATCF	\$27,187	2023	Pinal County	COVID-19 recovery
Treasury	OCA	CPF	\$167,504	2022	San Carlos Apache Tribal Council	COVID-19 recovery
Treasury	OCA	CPF	\$356,828	2023	3 recipients	COVID-19 recovery
Treasury	CDFI Fund	RRP	\$200,000	2021	San Carlos Apache Relending Enterprise	Lending to LMI and Other Targeted Populations

*Not all funding may be used for community economic development purposes.

An Overview of Federal Community and Economic Development Investment Flows

Boston, Massachusetts

Context: Demographic and Economic Overview

Census Data – Boston, Massachusetts⁹⁰

Population:	675,647 (2020; 12.8% growth since 2000) ⁹¹
Median Household Income:	\$81,744 (\$74,755 U.S. average) (2022)
Racial/Ethnic Composition:	White (44%), Black (23.5%), Hispanic or Latino (19.8%), Asian (9.7%) ⁹²
Unemployment Rate:	2.7% (DOL – August 2023)
Industries:	32.6% - Social services; 18.2% - Science/waste management; 9.6% - Finance and insurance; 8.5% - Arts and leisure (2022 ACS)
Bachelor's Degree or Higher:	28.9% (2022 ACS)
Households by Structure:	32.9% - 1 unit; 67.0% - 2+ unit; 0.1% - mobile homes (2022 ACS)
Housing Tenure:	65.1% owner-occupied; 34.9% renter-occupied (2022 ACS)
Housing Affordability:	Share of cost-burdened households (35.4%); severely cost-burdened (17.7%) (JCHS 2023); median home price: \$659,161; income required to purchase median-priced home: \$181,254 (JCHS 2022)
Poverty Rate:	17.6% (11.5% U.S., 10.4% MA) ⁹³
Households Receiving Food Stamps/SNAP:	20.9% (2022 ACS)
Without Health Care Coverage:	2.6% (2022 ACS)

Boston is the 25th largest city in the United States and most populous city in Massachusetts. It is located northeast ~51 miles north of Providence, Rhode Island and ~112 miles southwest of Portland, Maine. Major industries in Boston include healthcare, education, finance, and maritime activity. There is also a significant focus on emerging industries, such as biotechnology, financial technology, education technology, digital health, and advanced manufacturing.⁹⁴ Boston's ~40,000 small businesses generate ~\$15 billion in annual revenue and supply ~170,000 jobs.⁹⁵ The City of Boston estimates that the City has ~5,600 homeless persons and ~23,890 households with "worst case housing needs" who are considered at risk of becoming homeless. There are significant racial wealth disparities in Boston. White residents have a median net worth of \$247,000 compared to \$8- \$12,000 of median net worth for all other racial/ethnic groups in Boston.⁹⁶ Among homes with a white head of household, 42 percent are owner-occupied, compared to 30 percent of homes with a Black head of household, 28 percent of Asian and 16 percent of Hispanic-occupied housing units.⁹⁷

Local Community and Economic Development Strategies

⁹⁰ [U.S. Census Bureau QuickFacts: United States](#)

⁹¹ <https://www2.census.gov/library/publications/2002/dec/phc-1-23.pdf>

⁹² [U.S. Census Bureau QuickFacts: United States](#)

⁹³ Id.

⁹⁴ Id.

⁹⁵ Id.

⁹⁶ [Imagine Boston 2030](#): "The Color of Wealth," Federal Reserve Bank of Boston, 2015.

⁹⁷ [Imagine Boston 2030](#): ACS 1-Year Estimate (2014), U.S. Census Bureau.

Boston's Comprehensive Plan⁹⁸

Boston published a comprehensive plan, "Imagine Boston 2030: A Plan for the Future of Boston,"⁹⁹ which was last updated in March 2022. Imagine Boston 2030 sets the following five core goals:

Encourage affordability, reduce displacement, and improve quality of life

- Reduce housing cost burden for Bostonians by decreasing portion of LMI households that are severely housing cost burdened.
- Improve health outcomes for all by reducing disparities in premature mortality by neighborhood.
- Improve the walkability of each neighborhood and increase Walk Score ranking of neighborhoods.
- Lower or maintain Boston's crime rate to be below the crime rates of peer cities.

Increase access to opportunity

- Reduce the wealth gap between white households and households of color by reducing racial disparities in median household income and homeownership (e.g., produce and maintain deed-restricted and mixed-use housing).
- Reduce childhood poverty rates by half by 2030.
- Improve educational outcomes and access to educational opportunities by offering quality, affordable Pre-K education to every eligible child in Boston; increasing the high school graduation rate in Boston Public Schools (BPS) and the post-secondary degree completion rate for BPS graduates.

Drive inclusive economic growth

- Create jobs and maintain job growth rate that outpaces the national average and peer cities.
- Create higher paying jobs that increase wages in low-wage occupations and decrease the share of households below a household sustaining income.

Promote a healthy environment and prepare for climate change

- Reduce Boston's contribution to climate change by becoming carbon neutral by 2050. As a milestone to carbon neutrality, aim to reduce emissions by half by 2030.
- Adapt to a changing climate by reducing economic loss and the number of people exposed to climate related flooding; increase tree canopy coverage.

Invest in open space, arts and culture, transportation, and infrastructure

- Improve the quality of parks and open spaces by bettering conditions at all Boston Parks properties that have the lowest overall conditions ratings, particularly those with active recreation features.
- Facilitate a shift in Bostonians' mode of transit by increasing the number of Bostonians who walk, bike, and take public transit to work.
- Support arts, culture, and creative life by increasing the number of creative economy jobs in Boston.

Boston's Consolidated Plan¹⁰⁰

⁹⁸ Id.

⁹⁹ Id.

¹⁰⁰ [Boston's Consolidated Plan](#)

For 2018-2022, Boston outlined 13 priority needs to address: (i) affordable rental housing and homeownership, (ii) rehabilitation of existing affordable housing units, (iii) housing services for the homeless, (iv) supportive housing for persons with AIDS, (v) community development public services, (vi) employment opportunities, (vii) revitalize neighborhood business districts, (viii) brownfield sites, (ix) community development public facilities, (x) redevelop city-owned vacant land and buildings, (xi) acquisition of existing units, (xii) emergency shelter and (xiii) public services.

- i. Boston has an insufficient supply of affordable rental housing to meet current demands and expected population growth. Thousands of units of existing affordable housing are at risk of loss as affordable housing due to expiring use restrictions. Many thousands of units of unsubsidized multifamily rental housing are also at risk of loss as affordable housing due to market conditions and/or physical condition of the properties. The city aims to improve access to affordable owner-occupied housing for LMI homebuyers, especially minority households. It will accomplish this by working with community development housing organizations (CHDOs), which develop and preserve affordable housing utilizing HOME funding, and by extending \$1.6 million annually in HUD Choice Neighborhood grants to the distressed community on Whittier Street in Boston.
- ii. The city is providing financial and technical assistance to homeowners to make needed property improvements. Activities include small-scale rehab of owner-occupied 1-4 family buildings; emergency repairs and substantial rehab for senior homeowners; and lead-based paint abatement in homes with young children.
- iii. HUD Continuum of Care (CoC) funds prioritizes programs that serve the chronically homeless and families in rapid rehousing programs. Ninety-five percent of CoC funds support permanent supportive housing and rapid rehousing programs. In addition, CDBG funding supports the City of Boston Rental Assistance Fund (BRAf), which provides start-up cost assistance and short-term rental assistance and stabilization services to formerly homeless persons.
- iv. The City uses Housing Opportunities for Persons With AIDS (HOPWA) funds to provide housing related services to persons with HIV/AIDS primarily through tenant-based rental assistance and supportive services.
- v. The City's Office of Workforce Development (OWD) is using public services funds to focus its priorities on programs and services aimed at placing low-income Boston residents on a continuum of quality education, training, workforce development, and economic security programs in an integrated approach, where individuals can take advantage of multiple services to help them become economically self-sufficient.
- vi. Technical assistance was provided to businesses to create additional jobs and/or provide expanded services to LMI income areas. Services include business technical assistance, microenterprise technical assistance, financial assistance, guidance and services, development, and enhancement of tools to assist small businesses that demonstrate a need. The City set a goal to provide technical assistance to 700 small businesses between 2018-2022.
- vii. Boston Main Streets, a network of 20 nonprofits focused on revitalization of commercial districts, aids designated Main Street districts in five areas: (i) Design, (ii) Organizational, (iii) Promotional, (iv) Economic Restructuring and (v) Technology. The ReStore program provides financial assistance for moderate to substantial exterior, facade improvements, signage and window graphics for businesses located in neighborhood commercial areas.
- viii. The city owns sites that pose a risk to the health and safety of abutting residents and are difficult to redevelop due to the presence of environmental hazards. The city aims to abate brownfields sites for redevelopment.

- ix. The city assists community-based nonprofits to undertake capital improvements to their facilities and funds capital improvements of city-owned neighborhood clocks, benches, banners, and plantings.
- x. The city's community gardens program supports neighborhood groups and nonprofits to develop and maintain community gardens and open space in LMI neighborhoods and grow healthy food for local families.
- xi. The city is addressing the high cost of land by providing city-owned (tax foreclosed) land and buildings at nominal costs for the development of affordable housing. The Acquisition Loan Fund administered by Boston's Department of Neighborhood Development (DND) was created to assist community-based organizations to acquire property for the development of affordable housing.
- xii. Utilizing ESG funds, the City created a program that provides essential services to the unsheltered homeless, street outreach, homelessness prevention and rapid re-housing services to those who become homeless.
- xiii. The city plans to increase the number of self-sufficient low-income residents by providing housing stabilization services and technical assistance to owners and renters, to deter the loss of subsidized housing stock, and provide.

Connections to National Non-Profit Networks

- LISC Boston was founded in 1981 and has invested \$414 million in community revitalization throughout Massachusetts, leveraging \$2 billion in total development.
- Enterprise Community Partners has made LIHTC investments and has formed other housing initiatives in Boston.
- NeighborWorks has many partner housing organizations working in Massachusetts, including the Neighborhood of Affordable Housing (NOAH) in East Boston, which creates and preserves affordable housing opportunities and builds safe and healthy neighborhoods for those most in need.
- The Housing Partnership Network (HPN) has 20 members serving Massachusetts. As examples, (i) 2Life Communities manages and operates affordable, high-quality housing for over 1,560 older adults living on campuses in Boston; (ii) BlueHub Capital, based in Boston, has made \$2.2 billion in financing to projects and businesses that provide affordable housing and jobs for underserved people; (iii) Framework HomeOwnership LLC, based in Boston, makes information about the homebuying process available to underserved groups; (iv) Massachusetts Housing Investment Corporation (MHIC) has provided \$2.6 billion in financing for affordable housing and community development projects in Boston and Massachusetts; (v) the Planning Office for Urban Affairs (POUA) in Boston has developed nearly 3,000 units of affordable and mixed-income housing, including rental, homeownership and cooperative housing in 31 communities; (vi) POAH preserves, creates and restores affordable rental homes for LMI individuals, seniors, and families; and (vii) The Community Builders, Inc., develops, finances and operates affordable and mixed-income residential communities, neighborhood amenities and resident opportunity programs in Boston.
- UnidosUS, a Hispanic civil rights and advocacy organization, has three affiliates in Boston: Amplify Latinx, Chica Project, and East Boston Ecumenical Community Council (EBECC).
- NALCAB, a national network of 200+ nonprofit organizations that serve diverse Latino communities, has three members based in Boston: Compass Working Capital, Inquilinos Boricuas en Acción (IBA), and Dorchester Bay Economic Development Corporation.
- Urban League has a local affiliate in Boston, ULEM, which focuses on racial, social barriers, economic inequities, sexual and domestic violence to employment and economic development opportunities.

- National CAPACD is coalition of nearly 100 community-based organizations that aim to alleviate poverty for AA and NHPI groups. It has two members in Boston: the Asian Community Development Corporation and Chinatown Community Land Trust.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are examples of federal community and economic development investments that appear to align with priorities in Imagine Boston 2030 and Boston’s 2021-2023 Annual Action Plans.

- In 2023, JPMorgan Chase (JPMC) opened a new branch to support residents and small businesses located in the Upham’s Corner neighborhood of Dorchester. JPMC and Dorchester Bay Economic Development Corporation (Dorchester Bay EDC), a local community development organization that owns the building and operates out of its upper floors. The branch will bolster Dorchester Bay EDC’s work to provide resources to Upham’s Corner residents and small businesses, such as access to free financial health and home buying workshops, business mentorships and job skills training.¹⁰¹
- From 2021-2023, the City of Boston prioritized closer coordination with community development corporations (CDCs) and CHDOs to build and preserve affordable housing. The city provides financial support for this network by using five percent of its HOME funds to provide operating assistance to CDCs and other CHDOs. The operating assistance is administered through the Neighborhood Development Support Collaborative, a program of LISC and several Boston-area foundations, which secures investments from private sources and provides grants to community groups. CHDO funds are available on a rolling basis throughout the program year and eligible CDCs apply for funds when they have an eligible project. This unique approach to community development has been replicated by LISC in 22 U.S. cities.
- From 2021-2023, the Boston Main Streets Foundation (BMSF) provided the opportunity for local organizations to apply for grant support twice per year. In partnership with funders and the city, BMSF’s “Connected Communities Grants”¹⁰² provide up to \$50,000 per grant to organizations to spark innovative and scalable small business and transportation initiatives in Boston neighborhoods. In 2018, BMSF also issued “Challenge Grants”¹⁰³ to support local small businesses, including a city art initiative and history tours by trolley within Boston, as examples.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$17,675,785	2021	City of Boston	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$17,271,305	2022	City of Boston	Affordable housing, economic development, public services, LMI

¹⁰¹ [Chase Opens Upham’s Corner Branch in Partnership with Dorchester Bay Economic Development Corporation - Dorchester Bay Economic Development Corporation \(dbedc.org\)](#)

¹⁰² [Mayor Walsh, Boston Main Streets Foundation launch grant to increase connectivity and enrich programming between neighborhood small businesses | Boston.gov](#)

¹⁰³ [Community Spotlight: Four Boston Main Street Districts Awarded Grants](#)

HUD	CPD	CDBG	\$17,535,525	2023	City of Boston	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME	\$85,219,794	2021	3 recipients	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$17,508,296	2022	3 recipients	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$18,889,431	2023	3 recipients	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOPWA	\$6,623,097	2021	4 recipients	Affordable housing, HIV/AIDS
HUD	CPD	HOPWA	\$3,743,017	2022	4 recipients	Affordable housing, HIV/AIDS
HUD	CPD	HOPWA	\$4,119,302	2023	4 recipients	Affordable housing, HIV/AIDS
HUD	CPD	ESG	\$1,487,124	2021	City of Boston	Affordable housing, homelessness
HUD	CPD	ESG	\$1,486,063	2022	City of Boston	Affordable housing, homelessness
HUD	CPD	ESG	\$1,517,966	2023	City of Boston	Affordable housing, homelessness
HUD	PIH	FSS	\$1,196,865	2021	4 recipients	Asset building, LMI households
HUD	PIH	FSS	\$1,722,866	2022	4 recipients	Asset building, LMI households
HUD	PIH	FSS	\$2,170,525	2023	10 recipients	Asset building, LMI households
HUD	Housing	PBRA	\$4,373,420	2021	20 recipients	Affordable housing, LMI households
HUD	Housing	PBRA	\$21,217,824	2022	22 recipients	Affordable housing, LMI households
HUD	Housing	PBRA	\$76,590,333	2023	134 recipients	Affordable housing, LMI households
HUD	PIH	HCV	\$724,377,633	2021	3 recipients	Affordable housing, LMI households
HUD	PIH	HCV	\$760,500,932	2022	2 recipients	Affordable housing, LMI households
HUD	PIH	HCV	\$761,986,982	2023	2 recipients	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$3,462,300	2021	2 recipients	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$711,842	2022	2 recipients	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$8,572,668	2023	2 recipients	Affordable housing, LMI households
HUD	PIH	Public Housing Capital Funds - Section 9	\$30,296,108	2021	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing Capital Funds - Section 9	\$36,205,560	2022	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing Capital Funds - Section 9	\$38,425,506	2023	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing Operating Funds - Section 9	\$18,138,886	2021	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing Operating Funds - Section 9	\$71,441,760	2022	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Public Housing Operating Funds - Section 9	\$65,363,434	2023	Boston Housing Authority	Affordable housing, low income
HUD	PIH	Indian Housing Block Grants	\$250,000	2021	Technical Assistance Collaborative, Inc.	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance	\$330,203,170	2021	8 recipients	Affordable housing, low income

		Payments Program				
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$351,535,054	2022	8 recipients	Affordable housing, low income
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$310,084,957	2023	8 recipients	Affordable housing, low income
HUD	Multifamily	Sec. 202 - Supportive Housing for the Elderly	\$4,076,099	2021	7 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$4,877,089	2022	9 recipients	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$14,116,721	2023	10 recipients	Affordable housing
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$483,451	2021	5 recipients	Affordable housing, LMI households
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$596,438	2022	5 recipients	Affordable housing, LMI households
HUD	Multifamily	Sec. 811 Supportive Housing for Persons with Disabilities	\$423,116	2023	6 recipients	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$10,999,262	2021	2 recipients	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$8,632,415	2022	2 recipients	Affordable housing, LMI households
HUD	PIH	Lower Income Housing Assistance Program Section 8 Moderate Rehabilitation	\$9,401,264	2023	2 recipients	Affordable housing, LMI households
DOE	State and Community Energy Programs	Weatherization Assistance for Low-Income Persons	\$8,040,682	2021	Executive Office of Housing and Livable Communities	Affordable housing, LMI households
DOE	State and Community	Weatherization Assistance for	\$20,447,188	2022	Executive Office of Housing and Livable Communities	Affordable housing, LMI households

	Energy Programs	Low-Income Persons				
DOE	State and Community Energy Programs	Weatherization Assistance for Low-Income Persons	\$38,725,268	2023	Executive Office of Housing and Livable Communities	Affordable housing, LMI households

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	PIH	ROSS	\$601,880	2022	Boston Housing Authority	Asset building, LMI households
HUD	CPD	CoC	\$57,203,697	2021	3 recipients	Addressing homelessness
HUD	CPD	CoC	\$48,511,146	2022	4 recipients	Addressing homelessness
HUD	CPD	CoC	\$68,494,555	2023	3 recipients	Addressing homelessness
HUD	CPD	Youth Homelessness Demonstration Program	\$140,729	2021	Executive Office of Housing and Livable Communities	Addressing homelessness
HUD	CPD	Youth Homelessness Demonstration Program	\$5,914,938	2022	Executive Office of Housing and Livable Communities	Addressing homelessness
HUD	PIH	Jobs-Plus Pilot Initiative	\$601,880	2023	Boston Housing Authority	LMI households, employment support
HUD	PIH	Choice Neighborhoods Implementation Grant	(\$26,638)	2021	Preservation of Affordable Housing, Inc.	Affordable housing, LMI households, neighborhood investments
HUD	CPD	Rural Capacity Building for Community Development and Affordable Housing Grants	\$1,250,000	2021	Technical Assistance Collaborative, Inc.	Community development, affordable housing
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$4,508	2021	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$8,721	2022	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$19,980	2023	[Redacted due to PII]	Small business investment
Treasury	CDFI Fund	FA	\$1,860,000	2022	3 CDFIs	Fin. Assistance
Treasury	CDFI Fund	TA	\$125,000	2021	MentorWorks Education Capital	Technical Assistance
Treasury	CDFI Fund	TA	\$125,000	2022	MentorWorks Education Capital	Technical Assistance
Treasury	CDFI Fund	CMF	\$52,050,000	2021	6 CDFIs	Affordable Housing
Treasury	CDFI Fund	DF-FA	\$500,000	2021	BlueHub Loan Fund Inc.	Fin. Assistance
Treasury	CDFI Fund	HFFI-FA	\$6,250,000	2021	2 CDFIs	Food Security
Treasury	CDFI Fund	NMTC	\$185,000	2021	4 CDFIs	Affordable housing, economic development,

						public services, LMI
Commerce	EDA – Office of Innovation and Entrepreneurship	Build to Scale – Capital Challenge	\$750,000	2022	Blue Angels Upswell	Entrepreneurship
Commerce	EDA	EAA	\$16,715,329	2021	3 recipients	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	EAA	\$209,427	2022	Museum of Science	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Technical Assistance	\$101,923	2021	Northeastern University	Technical assistance
Commerce	EDA	Economic Development Technical Assistance	\$137,923	2022	Northeastern University	Technical assistance
Commerce	EDA	Economic Development Technical Assistance	\$137,923	2023	Northeastern University	Technical assistance
Commerce	EDA	State Digital Equity Planning Grants	\$1,003,764	2022	Commonwealth of Massachusetts	Digital literacy, LMI households
Commerce	MBDA	MBDA Business Center Program	\$410,000	2021	Greater New England Minority Supplier Development Council	Small Business Lending
Commerce	MBDA	Capital Readiness Program	\$125,000,000	2023	CIC Innovation Services, LLC	Small Business and Technical Assistance
Commerce	NTIA	Connecting Minority Communities	\$2,970,106	2023	University of Massachusetts, Boston	Broadband
SBA	Office of Financial Assistance	PRIME	\$200,000	2021	Local Enterprise Assistance Fund, Inc	Small Business Lending
SBA	Office of Financial Assistance	PRIME	\$200,000	2022	Local Enterprise Assistance Fund, Inc	Small Business Lending
SBA	Office of Financial Assistance	PRIME	\$190,348	2023	Local Enterprise Assistance Fund, Inc	Small Business Lending
DOT	Office of Policy Development, Strategic Planning, and Performance	SS4A	\$11,160,435	2022	2 recipients	Safety and Infrastructure
DOT	Office of the Secretary of Transportation	Reconnecting Communities Pilot Program	\$1,800,000	2022	Reconnecting Chinatown – City of Boston	Infrastructure
DOT	FTA – Office of Budget and Policy	TOD	\$576,000	2022	Massachusetts Bay Transportation Authority	Safety and Infrastructure
USDA	RD	REAP	\$15,343	2021	We Grow Microgreens, LLC	Small Business Investment
USDA	RD	REAP	\$17,018	2022	We Grow Microgreens, LLC	Small Business Investment

EPA		CPRG	\$1,000,000	2023	The Metropolitan Area Planning Council	Clean Energy, Transportation
EPA	Office of Environmental Justice	Environmental Justice Small Grant Program	\$75,000	2023	Speak for the Trees, Inc.	Climate
EPA	Office of Water, Office of Ground Water and Drinking Water	Reducing Lead in Drinking Water Grants Program	\$6,215,000	2021	City of Boston	
HHS	Office of Community Services, Administration for Children and Families	CSBG – Rapid-Cycle Projects	\$250,000	2021	Action for Boston Community Development, Inc. (ABCD)	Food Security

Loans

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Commerce	EDA	Revolving Loan Fund	\$3,000,000 ¹⁰⁴	2022	Southeastern Economic Development Corporation	Small Business Lending

Tax Credits

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS via Boston Housing Authority	LIHTC ¹⁰⁵	\$191,000,000	2023	WinnCompanies	Affordable housing, LMI households

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG-CARES	\$49,000,000	2021	City of Boston	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME-ARP	\$21,597,797	2021	City of Boston	Affordable housing, TBRA, CHDO operating
UST	CDFI Fund	ERP	\$33,100,000	2023	10 CDFIs	Fin. Assistance
UST	CDFI Fund	RRP	\$19,042,650	2021	12 CDFIs	Fin. Assistance
UST	OCA	ERA I and ERA II	\$50,763,801	2021	City of Boston	Fin. Assistance, Affordable Housing
UST	OCA	ERA I and ERA II	\$223,724	2022	City of Boston	Fin. Assistance, Affordable Housing
UST	OCA	ERA I and ERA II	(\$833,856)	2023	City of Boston	Fin. Assistance, Affordable Housing
UST	OCA	SLFRF*	\$424,179,607	2021	City of Boston	COVID-19 recovery

*Not all funding may be used for community economic development purposes.

¹⁰⁴ [U.S. Department of Commerce Invests \\$3 Million in American Rescue Plan Funds to Capitalize Revolving Loan Fund to Serve Small Businesses in Eastern Massachusetts | U.S. Economic Development Administration \(eda.gov\)](#)

¹⁰⁵ [Boston Housing Authority - Boston Housing Authority](#)

An Overview of Federal Community and Economic Development Investment Flows

Whitley County, Kentucky

Context: Demographic and Economic Overview¹⁰⁶

Population:	36,873 (2022) (approx. 2.8% growth since 2000)
Median Household Income:	\$44,332 (\$75,149 U.S.; \$60,183 KY) (2018-2022)
Racial/Ethnic Composition:	White (96.7%), Hispanic or Latino (1.8%), Black (1%), Multiracial (1.4%), Asian (0.5%), American Indian and Alaska Native (0.3%), Native Hawaiian and Other Pacific Islander (0.1%) ¹⁰⁷
Unemployment Rate:	3.6% (DOL – Bowling Green - October 2023)
Primary Industries:	29.3% - Educational services, and health care and social assistance; 14.3% - Retail trade; 12.2% - Manufacturing; 9.8% - Arts, entertainment, and recreation, and accommodation and food services; 7.6% - Professional, scientific, management, administrative, and waste management services (2022 ACS)
Bachelor's Degree or Higher:	18.7% (2022 ACS)
Households by Structure:	67.4% - 1 unit; 9.7% - 2+ unit; 22.9% - mobile homes and all other types of units (2022 ACS)
Housing Tenure:	66.7% owner-occupied; 33.3% renter-occupied (2022 ACS)
Poverty Rate:	26.3% (11.5% U.S., 16.5% KY) ¹⁰⁸
Households Receiving Food Stamps/SNAP:	19.9% (2022 ACS)
Without Health Care Coverage:	8% (2022 ACS)

Adjacent to the Cumberland River, Whitley County is a small part of Appalachia.¹⁰⁹ A self-described “coal producing county,” Whitley has faced economic headwinds in recent years.¹¹⁰ In 2017, it was “one of the hardest-hit counties in a state that saw an overall loss of 216 coal jobs during the first quarter.”¹¹¹ However, there is some evidence that Whitley is starting to rebrand itself, even as many community members hold out hope for the coal industry to reemerge. Whitley has seen a marked population growth over the past 3 years.¹¹² Moreover, there has been a recent surge in state and federal investment in the area. For example, in 2021, Firestone Industrial Products built a new plant in Whitley, that added over 250 new jobs in the EV-sector.¹¹³ The University of the Cumberlands, located in Williamsburg, is the largest private university in Kentucky, along with Eastern Kentucky University whose branch is in the Northern portion of the county.¹¹⁴

¹⁰⁶ [Whitley County, Kentucky - Census Bureau Search](#)

¹⁰⁷ [U.S. Census Bureau QuickFacts: Whitley County, KY](#)

¹⁰⁸ [U.S. Census Bureau QuickFacts: United States](#)

¹⁰⁹ [Whitley County Tourism](#)

¹¹⁰ [Whitley Fiscal County Court, Economic Development](#)

¹¹¹ [Politico](#)

¹¹² [Zoom Prospector](#)

¹¹³ [Kentucky.Gov](#)

¹¹⁴ [Whitley County \(whitleycountyfiscalcourt.com\)](#)

Local Community and Economic Development Strategies

The comprehensive plan for two major cities (Williamsburg and Corbin) within Whitley County are detailed below.

Williamsburg, KY Comprehensive Plan¹¹⁵

Adopted by the City of Williamsburg in 2021, the Plan describes city's anticipated community needs and priorities. The plan presents a policy framework around the following key themes with each theme being organized into more specific topics, challenges, and policy goals under each topic.

- *Fixing the Basics*- To build and maintain a solid foundation for community growth and development
- *Build On Assets* - To build on existing assets within the community including tourism attractions and diversity economic base.
- *Creating Neighborhood of Choice*- To enhance residential areas and provide quality neighborhoods for all residents.
- *Building Family Wealth*- To increase the welfare, wealth, and overall quality of living for families in the community.
- *Influencing Community Growth*- To manage development in a way that will maintain community stability and prosperity.

Corbin, KY Comprehensive Plan¹¹⁶

Adopted by the Corbin Planning Commission in February 2015, the Plan describes city's anticipated community needs and priorities. The plan presents a policy framework around the following key themes with each theme being organized into more specific topics, challenges, and policy goals under each topic.

- *Economic Development*- To encourage expansion of the local economy by planning for retention, attraction, diversification, and quality of businesses and industries.
- *Housing*- To provide adequate, clean, safe, and affordable housing for all citizens of Corbin.
- *Community Facilities and Services*- To expand and improve upon public facilities and levels of service to all residents of the community as future growth and development takes place.
- *Land Use and Development*- To provide adequate space and infrastructure for the diversity of land uses required in a developing community, and to ensure that land uses are compatible with surrounding property.

Kentucky Housing Authority Consolidated Plan¹¹⁷

In absence of a consolidated plan from Whitley County and its constituent cities, the state of Kentucky's consolidated plan was reviewed instead. From 2020-2024, Kentucky has outlined 14 main priority needs to address:

- I. Rental assistance
- II. Production of new affordable housing
- III. Rehabilitation of affordable housing

¹¹⁵ [Comprehensive Plan, Williamsburg, KY, 2012](#)

¹¹⁶ [City of Corbin, Kentucky \(corbin-ky.gov\)](#)

¹¹⁷ [Kentucky Consolidated Plan](#)

- IV. Rehabilitation of existing affordable rental housing and owner-occupied housing
- V. Permanent supportive housing
- VI. Rapid re-housing
- VII. Emergency shelter
- VIII. Homelessness outreach
- IX. Homelessness prevention
- X. Homebuyer rehabilitation and development
- XI. Public facilities
- XII. Public improvements/infrastructure
- XIII. Public services
- XIV. Economic development
- XV. Other housing and/or service needs

Connections to National Non-Profit Networks

Regional organizations such as the Appalachian Regional Commission work in the county.

Highlight: Community and Economic Development Initiatives and Collaborations

Kentucky Highlands Investment Corporation received \$1.5 million from Appalachian Regional Commission's (ARC) Partnerships for Opportunity and Workforce and Economic Revitalization (POWER) Initiative. The ARC is an economic development partnership entity of the federal government and 13 state governments focusing on 423 counties across the Appalachian Region. This award is part of a \$46.4 million package supporting 57 projects across 184 coal-impacted counties. POWER targets federal resources to communities affected by job losses in coal mining, coal power plant operations, and coal-related supply chain industries by leveraging regional partnerships and collaborations to support efforts to create a more vibrant economic future for coal-impacted communities. The funds are used to train the Appalachian workforce, nurture entrepreneurship, and support infrastructure—including broadband access.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	PIH	Capital Fund Program (Section 9)	\$829,084	2021	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Capital Fund Program (Section 9)	\$1,003,530	2022	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Capital Fund Program (Section 9)	\$1,028,874	2023	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Public and Indian Housing	\$970,234	2021	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$266,495	2021	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$1,087,721	2022	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$1,341,786	2023	Housing Authority of Williamsburg, Housing Authority of Corbin	Affordable housing, LMI
HUD	Housing	PBRA	\$97,938	2023	Mt Morgan Apt	Affordable housing, LMI
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$441,438	2021	Mt Morgan Apt, Valley View Apt	Affordable housing, LMI
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$521,855	2022	Mt Morgan Apt, Valley View Apt	Affordable housing, LMI
HUD	Housing	Sect. 8 Housing Assistance Payments Program	\$368,571	2023	Mt Morgan Apt, Valley View Apt	Affordable housing, LMI

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
USDA	Rural Dev.	Rural Business Development Grants	\$100,000	2021	City Of Corbin Tourism And Convention Co	Economic development
Appalachia* Regional Commission	Appalachian Regional Commission	Appalachian Area Development	\$250,000	2021	9 nonprofit orgs	Entrepreneurship, workforce development, infrastructure
Appalachia* Regional Commission	Appalachian Regional Commission	Appalachian Area Development	\$3,699,260	2022	9 nonprofit orgs	Entrepreneurship, workforce development, infrastructure
Appalachia* Regional Commission	Appalachian Regional Commission	Appalachian Area Development	\$2,084,389	2023	9 nonprofit orgs	Entrepreneurship, workforce development, infrastructure

*Not all funding went to Whitley County

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	SLFRF	\$7,043,857	2021	Whitley County	COVID-19 recovery
Treasury	OCA	Local Assistance and Tribal Consistency Fund	\$364,159	2022	Whitley County	COVID-19 recovery

An Overview of Federal Community and Economic Development Investment Flows

Macon-Bibb County, Georgia

Context: Demographic and Economic Overview

Census Data – Macon-Bibb County, Georgia ¹¹⁸

Population:	156,197 (2022) (58.5% growth since 2010)
Median Household Income:	\$48,897 (\$75,149 U.S.; \$71,355 GA) (2018-2022)
Racial/Ethnic Composition:	White (36%), Black (54.3%), Multiracial (4.1%), Hispanic or Latino (3.7%), Asian (2.2%), American Indian and Alaska Native (0.1%) ¹¹⁹
Unemployment Rate:	3.9% (DOL – October 2023)
Primary Industries:	24% - Social services; 13.3% - Retail trade; 11.7% - Science/waste management; 10.5% - Arts/leisure services (2022 ACS)
Bachelor's Degree or Higher:	25.4% (2022 ACS)
Households by Structure:	73% - 1 unit; 24.5% - 2+ unit; 2.6% - mobile homes and all other types of units (2022 ACS)
Housing Tenure:	52.1% owner-occupied; 47.9% renter-occupied (2022 ACS)
Housing Affordability:	Share of cost-burdened households (33.7%); severely cost-burdened (18.4%) (JCHS 2023); median home price: \$154,345; income required to purchase median-priced home: \$42,441 (JCHS 2022)
Poverty Rate:	25.1% (11.5% U.S., 12.7% GA) ¹²⁰
Households Receiving Food Stamps/SNAP:	22.8% (2022 ACS)
Without Health Care Coverage:	17.1% (2022 ACS)

Macon-Bibb County is in the Middle Georgia region, approximately 70 miles south of Atlanta and 150 miles northwest of Savannah. Mostly urban in nature, Macon-Bibb County encompasses 255 square miles. The county is home to nine institutions of higher education and three major hospitals, including the area's only Level One trauma center. Macon-Bibb County is also the cultural center for the Middle Georgia region with the Museum of Arts and Sciences, Tubman African American Museum, Macon Symphony Orchestra, and Georgia Sports Hall of Fame. In addition, Macon-Bibb County has a strong presence of historic resources, such as the Ocmulgee National Monument, Fort Hawkins, the Ocmulgee River, 14 historic districts and numerous structures listed on the National Register of Historic Places. The county used to rely on its textile industry for economic growth until jobs moved overseas. This shift resulted in the county scrambling to replace lost jobs, maintain current jobs, and create new opportunities for residents. Its economy is now both industrial and rural, with manufacturing, tourism, and farming sectors.¹²¹ Currently, the county has a lower income level and higher crime rates than both the state of Georgia and national averages. As of April 2020, the per capita income for the county is \$25,519, while Georgia has a per capita income of \$32,427.¹²²

¹¹⁸ [Macon-Bibb County, Georgia - Census Bureau Search](#)

¹¹⁹ [U.S. Census Bureau QuickFacts: United States](#)

¹²⁰ [U.S. Census Bureau QuickFacts: United States](#)

¹²¹ [Macon, Where Soul Lives](#)

¹²² https://www.dca.ga.gov/sites/default/files/maconbibbco_compplan_adopied_11.01.2022.pdf

Local Community and Economic Development Strategies

Macon-Bibb County Comprehensive Plan¹²³

Macon-Bibb County Commission adopted the most recent version of the Macon-Bibb County Comprehensive Plan in 2017 to outline the vision and forecast the community's long-range planning needs through 2050. The Plan presents six community goals:

- **Land Use** – Maximize the use of existing infrastructure ensuring the most desirable and efficient use of land,
- **Transportation** – Prioritize safe mobility and address transportation needs for all community residents,
- **Housing** – Promote an adequate range of diverse, safe, affordable, inclusive, and resource efficient housing in the community,
- **Economic Development** – Encourage development or expansion of businesses and industries that are suitable for the community,
- **Education** – Make affordable educational and training opportunities readily available for citizens in support of innovation and workforce readiness, and
- **Natural and Cultural Resources** – Promote sustainable growth while protecting the environment and preserving our cultural resources.

Macon-Bibb County's Consolidated Plan¹²⁴

For 2020-2024, Macon-Bibb County outlined 15 priority needs to address: (i) rehabilitation of existing homeowner units, (ii) assistance to victims of domestic violence, (iii) new construction (rental units), (iv) new construction, (v) rapid re-housing, (vi) homelessness prevention, (vii) home ownership, (viii) homeless assistance, (ix) infrastructure, (x) health services, (xi) youth services, (xii) miscellaneous public service, (xiii) economic development, (xiv) public facilities and improvements, and (xv) acquisition.

- i. Macon-Bibb County will provide home improvement loans to eligible LMI families within the jurisdiction. The county will provide grants to low-income elderly homeowners for emergency and minor home repairs and to cover administrative costs and supplies for minor home repairs through a volunteer program (CDBG funds). Also, funding will cover building materials and supplies for minor repairs performed by volunteer youth groups.
- ii. The county will use CDBG funding to provide comprehensive services to victims of domestic violence that are being treated by Crisis Line and Safe House of Georgia. Assistance includes shelter, counseling, and physical needs, such as food and medication.
- iii. Macon-Bibb County plans to construct single-family and multi-family housing units and extend homeownership opportunities to LMI individuals through low-interest loans (HOME funds).
- iv. With the assistance of a designated CHDO agency, the county will construct single-family homes over the course of this 5-year consolidated plan.
- v. Macon-Bibb County will use ESG funds for rapid re-housing of homeless individuals and families.
- vi. The county will direct HESG funds to subrecipient organizations that will implement homelessness prevention measures.

¹²³ https://www.dca.ga.gov/sites/default/files/maconbibbco_compplan_adopted_11.01.2022.pdf

¹²⁴ [2020-2024 Consolidated Plan](#)

- vii. CDBG funds will be used to provide financial and homeownership counseling to LMI families and potential homebuyers. HOME funds will be available for home-purchase loans.
- viii. Macon-Bibb County will deploy CDBG funding to prevent homelessness and perform outreach services to homeless and at-risk individuals.
- ix. CDBG funding will be used to repair or construct necessary sidewalks, flood drains, sewers or street improvements designed to improve the quality of living in LMI neighborhoods.
- x. CDBG funds will be used to provide basic dental care to homeless or at-risk individuals.
- xi. Macon-Bibb County will use CDBG funds will be used for the case manager's salary with Mentors Project to provide at risk middle and high school students with positive adult role models.
- xii. The county will use CDBG funds to provide products and services, such as family counselling and car seats for children, for LMI families.
- xiii. CDBG funds will be used to provide financial assistance to for-profit businesses through marketing grants designed to increase their customer base.
- xiv. CDBG funds will be used to construct or repair parks and recreational facilities, senior, handicapped, youth, or neighborhood centers, shelters for the homeless, and childcare centers.
- xv. CDBG funds will be used for acquiring properties necessary to produce LMI housing units.

Connections to National CED Non-Profit Networks

- Macon Area Habitat for Humanity is based in Macon, GA and it works with partner families to build safe, decent, affordable homes for LMI families in Macon-Bibb and Jones counties.

Highlight: Community and Economic Development Initiatives and Collaboration

The following are significant CED-focused collaborative efforts that have leveraged federal investments and appear to align with priorities identified in local and regional planning document.

- In 2022, the Economic Development Administration (EDA) is awarding a \$1.2 million grant to Middle Georgia State University, Macon, Georgia, to build an athletic facility and pavilion that will attract visitors to the region. This grant is funded by the American Rescue Plan and will provide new facilities for both students and visitors alike while boosting the local tourism and hospitality industries. The investment will be matched with \$310,763 in local funds.¹²⁵
- In 2022, Macon Housing Authority (MHA) began renovating three existing properties in Macon-Bibb County. The Georgia Department of Community Affairs approved Low Income Housing Tax Credits (LIHTC) for Peake Point, a \$12 million, 60-unit senior housing development.¹²⁶ MHA also began construction on Central City Apartments, 80 units of workforce housing that will include several rooms designated for the homeless, and multiple rehabilitation projects.¹²⁷
- The Macon-Bibb County Affordable Housing Fund began constructing affordable housing developments in four local neighborhoods beginning in 2023. The effort is supported by a \$7.5 million revolving loan fund established by the county and is paid for with a portion of the nearly \$76 million in federal dollars the county received under the American Rescue Plan Act.¹²⁸

¹²⁵ [U.S. Department of Commerce Invests \\$1.2 Million in American Rescue Plan Funds to Support Tourism in Macon, Georgia | U.S. Economic Development Administration \(eda.gov\)](#)

¹²⁶ [A MARKET VALUATION ANALYSIS \(ga.gov\)](#)

¹²⁷ [22 things to look for in 2022 in Bibb County - The Macon Newsroom \(macon-newsroom.com\)](#)

¹²⁸ [Macon has millions for affordable housing development. A new nonprofit will decide how it's spent | Georgia Public Broadcasting \(gpb.org\)](#)

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$1,897,848	2021	Macon-Bibb County	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$1,814,236	2022	Macon-Bibb County	Affordable housing, economic development, public services, LMI
HUD	CPD	CDBG	\$1,825,318	2023	Macon-Bibb County	Affordable housing, economic development, public services, LMI
HUD	CPD	HOME	\$824,284	2021	Macon-Bibb County	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$928,940	2022	Macon-Bibb County	Affordable housing, TBRA, CHDO operating
HUD	CPD	HOME	\$1,003,922	2023	Macon-Bibb County	Affordable housing, TBRA, CHDO operating
HUD	CPD	ESG	\$162,157	2021	Macon-Bibb County	Affordable housing, homelessness
HUD	CPD	ESG	\$159,534	2022	Macon-Bibb County	Affordable housing, homelessness
HUD	CPD	ESG	\$159,452	2023	Macon-Bibb County	Affordable housing, homelessness
HUD	PIH	Public Housing - OP	\$319,580	2021	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public Housing - OP	\$1,383,693	2022	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public Housing - OP	\$1,196,346	2023	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$813,961	2021	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$995,669	2022	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public Housing – CAP	\$1,014,725	2023	Flint Area Consolidated Housing, Inc.	Affordable housing, low income
HUD	PIH	Public and Indian Housing	\$924,148	2021	Flint Area Consolidated Housing, Inc.	Affordable housing, LMI households
HUD	Multifamily	Sec. 202 - Supportive Housing for the Elderly	\$55,630	2021	Camellia Manor, Inc.	Affordable housing
HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$60,713	2022	Camellia Manor, Inc.	Affordable housing

HUD	Multifamily	Sec. 202 Supportive Housing for the Elderly	\$54,518	2023	Camellia Manor, Inc.	Affordable housing
HUD	PIH	FSS	\$35,000	2021	Macon-Bibb County Housing Authority	Workforce development, LMI

Competitive Grants

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCED	CDFI- Financial Assistance (FA)	\$510,000	2022	NewTown Loans, LLC	Affordable housing, small business
Treasury	OCED	CDFI-TA	\$125,000	2021	NewTown Loans, LLC	Affordable housing, small business
USDA	RD	REAP	\$205,000	2021	2 recipients	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$18,545	2021	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	\$8,728	2022	[Redacted due to PII]	Small business investment
USDA	RD	Very Low-Income Housing Repair Loans and Grants	(\$9,874)	2023	[Redacted due to PII]	Small business investment
DOT	Office of the Secretary	SS4A	\$400,000	2023	Macon-Bibb County	Safety/Infrastructure

Loans

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Commerce	EDA	RLF ¹²⁹	\$910,000	2022	River Valley Regional Commission	Small Business Lending

Tax Credits

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS via the Macon Housing Authority	LIHTC ¹³⁰	\$12,000,000	2023	Peake Point	Affordable housing, LMI households

¹²⁹ [Microsoft Word - {8161FD0E-C69E-46EE-8935-5A04397BCDD5} \(rivervalleyrc.org\)](#)

¹³⁰ [22 things to look for in 2022 in Bibb County - The Macon Newsroom \(macon-newsroom.com\)](#)

Federal Pandemic Emergency Response Support

Federal Agency	Sub-Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	SLFRF*	\$2,514,803	2021	Macon-Bibb County	COVID-19 recovery

*Not all funding may be used for community economic development purposes.

An Overview of Federal Community and Economic Development Investment Flows

Kansas City, Missouri

Demographic and Economic Overview

Population:	508,090 (2020 ; 15.1% growth since 2000)
Median Household Income:	\$62,175 (\$74,755 U.S. average) (2017-2021)
Racial/Ethnic Composition:	White (55%), Black (26%), Asian (3%)
Poverty Rate:	17% (11.6% U.S. average)
Unemployment Rate:	2.7% (July 2023) (DOL – July 2023)
Industries:	21.6% Education, healthcare, and social assistance; 15.3% Professional, scientific, management, administrative and waste management services; 9.7% Arts, entertainment, recreation, accommodation, and food services; 7.5% Finance, insurance, real estate and rental (2022 ACS)
Without Health Care Coverage:	10.1% (2022 ACS)
Bachelor's Degree or Higher:	38.5% (2022 ACS)
Households by Structure:	65% - 1 unit; 34% - 2+ unit; 0% - mobile homes (2022 ACS)
Housing Tenure:	54% owner-occupied; 46% renter-occupied (2022 ACS)
Housing Affordability:	Share of cost-burdened households (26.2%); severely cost-burdened (12.2%) (JCHS 2023); median home price: \$285,825; income required to purchase median-priced home: \$78,595 (JCHS 2023)
Households Receiving Food Stamps/SNAP:	10.1% (2022 ACS)

Kansas City, the most heavily populated city in Missouri, has grown steadily by attracting young professionals and families due to its affordable cost of living, job opportunities, and quality of life. The city's key economic sectors include healthcare, finance, manufacturing, transportation, and professional services. Major employers include Cerner Corporation, Hallmark Cards, Sprint Corporation, and the University of Kansas Hospital. The city also benefits from its central location and robust transportation infrastructure, making it a hub for logistics and distribution. Despite its economic strengths, Kansas City faces challenges such as economic inequality, workforce development, and infrastructure maintenance. Disparities in access to education and healthcare contribute to socioeconomic barriers for certain communities. Additionally, the city must address aging infrastructure and invest in sustainable development practices to ensure long-term economic resilience and address its poverty rate, which is higher than the national average. The city has invested in revitalizing downtown areas, promoting entrepreneurship and innovation, and improving public transportation to support future growth including implementing smart city technologies to improve urban services and digital infrastructure to support data-driven decision-making.

Regional Plans

Kansas City Spirit Playbook Comprehensive Plan¹³¹

¹³¹ [KC Spirit Playbook \(kcmo.gov\)](#)

- **Environment and Climate Change-** Development patterns, parks and open spaces, smart city technology and trends, environmental health and resiliency, public health, mobility, and public transit
- **Housing and Neighborhoods-** community development and revitalization, displacement mitigation, public health, complete communities, historic preservation, public spaces, development patterns, parks and open spaces, quality development
- **Land Use and Development-** access to jobs, complete communities, environment health and resiliency public spaces, business attraction and retention, connected city, historic preservation, public transit, city attractions, housing affordability and diversity, smart city technology and trends, community development and revitalization
- **Public Space and Amenities** city attractions, historic preservation, public spaces, complete communities, parking and curb management, environmental health and resiliency, parks, and open spaces
- **Transportation-** access to jobs, mobility, smart city technology and trends, complete communities, movement of goods, Vision Zero (safe streets), connected city, public transit, parking, and curb management.

HUD Consolidated Plan¹³²

The Kansas City 2022-2026 Consolidate Plan outlines main priority needs to address: i) housing and planning administration, ii) 108 debt repayment, iii) child care, iv) youth, v) senior services, vi) homeless prevention services, vii) housing counseling, viii) public facilities, ix) single family rehabilitation, x) single family new construction, xi) emergency solution grants, xii) multi-family units.

- Create and Fund a Housing Trust Fund that will work in partnership with federal, state, and philanthropic resources to have a catalytic impact to create and preserve units and provide the needed funding to meet the needs of households at the lowest income levels and of those who need supportive services.
- Maintain and strengthen relationships with Missouri officials.
- Develop plans and strategies for affordable housing in transit corridors with proximity to education, health care jobs, and retail to give residents increased access to jobs and services.
- Address barriers to securing affordable, safe, and decent rental housing for those low and very low incomes.
- Continue creating redevelopment efforts and provide sustainable and vibrant neighborhoods through community led housing creation.
- Increase opportunities for homeownership at all income levels.
- Implement housing preservation recommendations which includes funding, strategies for blighted residential properties and small multifamily units across distressed census tracts.
- Support aging in place programs and housing supportive services.
- Increase the understanding of equity around housing and Fair Housing.
- Create a comprehensive strategy and robust infrastructure to address homelessness including seniors, LGBTQ, Homeless Youth and Youth aging out of foster care and families and individuals.
- Maximize Section 3 and Minority and Business participation.

¹³² [Kansas City Missouri Consolidated Plan 2022-2026](#)

Connections to National Non-Profit Networks

- LISC Greater Kansas City provides capacity building strategy efforts through its grants, funded through the U.S. Department of Housing and Urban Development (HUD) Section 4 and other non-government sources. These grants can help fund organizational development, facilitate access to essential resources and catalyze impactful initiatives. This funding also can be used for training to enhance skillsets or hiring much-needed professionals such as an accountant, consultant, or HR manager.
- National Association for Latino Community Asset Builders works through Hispanic Economic Development Corporation to set an Equitable Neighborhood Action Plan.
- The Urban League of Greater Kansas City works in partnership with H&R Block and the Ewing Marion Kauffman Foundation to support Black-owned businesses by providing marketing consulting and support, personalized coaching and services designed to improve financial management, tax compliance, bookkeeping and payroll, resources to gain easier access to capital, and credit building services.

Highlight: Community and Economic Development Initiatives and Collaborations

The following are significant CED-focused collaborative efforts that have leveraged federal investments and appear to align with priorities identified in local and regional planning document.

- Kaw Township contains some of the most underserved neighborhoods in Kansas City, such as Westside, Blue Hills, and Old Park Southwest. Like Baltimore’s “Highway to Nowhere,” many BIPOC community members were displaced when U.S. 71 was constructed. Through ARPA and BIL investments however, communities are being restored. For example, \$1 million in [Reconnecting Communities](#) grant money is being used to relink the Westside Neighborhood, which was formerly split by I-35, with the city’s economic hub.
- In 2021, the [Mid-America Regional Council](#) received a Collaborative Problem Solving Projects grant to increase climate-resiliency and bolster green infrastructure in neighborhoods within Kaw township, including places like Ivanhoe and Dunbar.
- Another grant was awarded to Bike Walk KC, a locally based non-profit that used the funds [to study](#) the “impacts of a Zero-fare Bus Transit policy based on bus use, physical activity, and social determinants of health for residents of Kansas City’s 11 most impoverished neighborhoods.

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$15,361,810	2023	City of Kansas City	Affordable housing, economic development, public services, LMI
HUD	Housing	Choice Neighborhood	\$500,000	2023	Housing Authority of Kansas City	Affordable housing, LMI
HUD	CPD	Home Investment Partnerships Program	\$10,713,655	2021	City of Kansas City	Affordable housing, LMI

HUD	CPD	Home Investment Partnerships Program	\$5,281,129	2023	City of Kansas City	Affordable housing, LMI
HUD	CPD	Housing Opportunities for Persons with AIDS	\$4,054,811	2021	City of Kansas City	Affordable housing, LMI
HUD	CPD	Housing Opportunities for Persons with AIDS	\$4,043,159	2023	City of Kansas City	Affordable housing, LMI
HUD	PIH	Mainstream Vouchers	\$53,008	2021	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Mainstream Vouchers	\$418,667	2022	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Mainstream Vouchers	\$890,539	2023	Housing Authority of Kansas City	Affordable housing, LMI
HUD	Housing	PBRA	\$851,628	2021	Private entities	Affordable housing, LMI
HUD	Housing	PBRA	\$5,705,725	2022	Private entities	Affordable housing, LMI
HUD	Housing	PBRA	\$10,582,032	2023	Private entities	Affordable housing, LMI
HUD	PIH	Public and Indian Housing	\$6,546,296	2021	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Capital Fund	\$4,183,097	2021	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Capital Fund	\$4,857,055	2022	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Capital Fund	\$4,816,074	2023	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$2,190,908	2021	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$9,595,374	2022	Housing Authority of Kansas City	Affordable housing, LMI
HUD	PIH	Public Housing Operating Fund	\$7,769,452	2023	Housing Authority of Kansas City	Affordable housing, LMI
HUD	Housing	Section 8 Housing Assistance Payments	\$42,312,747	2021	Private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Assistance Payments	\$42,609,566	2022	Private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Assistance Payments	\$34,127,128	2023	Private entities	Affordable housing, LMI
HUD	Housing	Section 8 Housing Choice Vouchers	\$63,145,527	2021	Housing Authority of Kansas City	Affordable housing, LMI
HUD	Housing	Section 8 Housing Choice Vouchers	\$64,848,048	2022	Housing Authority of Kansas City	Affordable housing, LMI
HUD	Housing	Section 8 Housing Choice Vouchers	\$64,215,605	2023	Housing Authority of Kansas City	Affordable housing, LMI
HUD	Multifamily	Supportive Housing for the Elderly	\$2,403,132	2021	Private entities	Affordable housing
HUD	Multifamily	Supportive Housing for the Elderly	\$2,430,614	2022	Private entities	Affordable housing
HUD	Multifamily	Supportive Housing for the Elderly	\$2,220,067	2023	Private entities	Affordable housing
HUD	CPD	Youth Homelessness Demo	\$71,933	2023	Greater Kansas City Coalition to End Homelessness	Homelessness prevention
USDA	Rural Dev	Very Low Income Housing Repair	\$5,166	2021	Redacted due to PII	LMI, Rural Dev

Competitive Grants

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
USDA	Rural Dev	REAP	\$25,235	2021	Imagine Center, Phds Holdings, Couplings Creations	Rural development
Commerce	EDA	EAA	\$2,980,031	2021	Altcap, University of Missouri System, Mid-America Regional Council Community Services Corp	Technical, planning, and public works and infrastructure assistance
Commerce	EDA	Economic Development Support for Planning Organizations	\$192,500	2021	Mid America Regional Council Community Services Corp	Technical, planning, and public works and infrastructure assistance
DOT	Office of the Secretary	Reconnecting Communities Pilot	\$1,058,620	2022	City of Kansas City	Transportation infrastructure
DOT	Office of the Secretary	SS4A	\$880,000	2023	City of Kansas City	Transportation infrastructure
HUD	CPD	CoC	\$9,993,805	2021	City of Kansas City, private entities, non-profits	Homelessness prevention
HUD	CPD	CoC	\$8,324,398	2022	City of Kansas City, private entities, non-profits	Homelessness prevention
HUD	CPD	CoC	\$10,431,798	2023	City of Kansas City, private entities, non-profits	Homelessness prevention
HUD	PIH	FSS	\$287,995	2021	Housing Authority of Kansas City	Asset building
HUD	PIH	FSS	\$289,906	2022	Housing Authority of Kansas City	Asset building
HUD	PIH	FSS	\$401,126	2023	Housing Authority of Kansas City, Private entities	Asset building
Treasury	CDFI Fund	CDFI- BEA	\$170,699	2021	Central Bank of Kansas City	Credit access
Treasury	CDFI Fund	CDFI- BEA	\$437,350	2023	Central Bank of Kansas City	Credit access
Treasury	CDFI Fund	CDFI- FA	\$750,000	2021	AltCap, Impacto Fund	Credit access
Treasury	CDFI Fund	CDFI-TA	\$250,000	2021	Holy Rosary Credit Union, WSH CDFI	Credit access
Treasury	CDFI Fund	CDFI-TA	\$125,000	2022	WSH CDFI	Credit access
Treasury	CDFI Fund	CMF	\$6,000,000	2021	Central Bank of Kansas City	Affordable housing, LMI
Treasury	CDFI Fund	SDL	\$280,000	2021	Holy Rosary Credit Union	Credit access
USDA	Rural Dev	REAP	\$31,892	2023	Peacefull Hills Farm	Rural development

Loans

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	Financial Institutions	ECIP	\$76,000,000	2021	Holy Rosary Credit Union, Central Bancshares of Kansas City	Credit access

Tax Credits

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	NMTC	\$35,000,000	2021	CBKC CDC	LMI

Federal Pandemic Emergency Response Support

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	CDFI- RRP	\$7,178,795	2021	AltCap, Central Bank of Kansas City, Holy Rosary Credit Union, Impacto Fund, KC Unidos Federal Credit Union	COVID-19 recovery
Treasury	OCA	ERA	\$27,150,033	2021	Jackson County	COVID-19 recovery, affordable housing
Treasury	OCA	ERA	\$1,466,086	2022	Jackson County	COVID-19 recovery, affordable housing
Treasury	OCA	Local Assistance and Tribal Consistency Fund	\$100,000	2022	Jackson County Detention Center	Native American population, COVID-19 recovery

An Overview of Federal Community and Economic Development Investment Flows

Pine Ridge Reservation, South Dakota

Context: Demographic and Economic Overview

Population:	18,850 (2022 , 1.3% growth since 2010)
Median Household Income:	\$34,567 (<i>\$69,021 U.S. average; \$69,457 SD</i>) (2022)
Racial/Ethnic Composition:	American Indian or Alaska Native (85.9%), White (11.6%), Hispanic or Latino (5.5%) (2022)
Unemployment Rate:	10.8% (2022)
Industries:	40.5% - education and social services; 13.3% - public administration; 8.8% - retail; 8.3% - arts and leisure; 8.3% - agriculture (2022)
Bachelor's Degree or Higher:	11% (2022)
Households by Structure:	79.4% - 1 unit; 4% - 2+ unit; 16.6% - mobile homes (2022)
Housing Tenure:	53.5% owner-occupied; 46.5% renter-occupied (2022)
Median Home Value:	\$67,400 (2022)
Poverty Rate:	50.2% (<i>11.5% U.S. average, 12.5% SD</i>) (2022)
Households Receiving Food Stamps/SNAP:	36.8% (2022)
Without Health Coverage:	38.3% (2022)

The Pine Ridge Reservation is home to the Oglala Sioux Tribe, a Federally Recognized Indian tribe. The reservation consists of over 3,400 square miles in southwest South Dakota on the Nebraska state line, including areas in Oglala Lakota, Jackson, and Bennett counties.¹³³ Pine Ridge Reservation is directly west of the Rosebud Sioux Reservation. The land within the reservation includes three geographic regions: grassy plains to the south and east; the spurs of the Black Hills to the west; and the wooded area of the Badlands to the north, with part of the Badlands National Park located within the boundaries of the reservation.¹³⁴ Tribal headquarters is in the town of Pine Ridge. Oglala Sioux Lakota Housing (OSLH or Oglala Lakota Housing Authority) is a Tribally Designated Housing Entity that has been providing housing resources and related services to the Pine Ridge Indian Reservation for over 60 years.¹³⁵ Oglala Lakota College is a tribal college offering 4-year degrees located on the reservation in Kyle.¹³⁶ Approximately half of the residents live in poverty and the employment rate is 36.8 percent.¹³⁷ Congressional testimony from the President of the Oglala Sioux Tribe in 2019 notes that there are limited job opportunities for residents, due in part to the remote location of the reservation, and that there is need for federal support for infrastructure projects including housing, roads, and water systems.¹³⁸ Between 2022 and 2023 the Bureau of Indian Affairs allocated \$78 million to repair the

¹³³ [Oglala Lakota Housing Authority – Our Story](#) and [Pine Ridge Agency](#)

¹³⁴ [Oglala Sioux Tribe](#)

¹³⁵ [Oglala Lakota Housing Authority – Our Story](#)

¹³⁶ [About Oglala Lakota College](#)

¹³⁷ [Pine Ridge Reservation, SD - NE](#)

¹³⁸ [Written Testimony of Julian Bear Runner, President of the Oglala Sioux Tribe Subcommittee for Indigenous Peoples of the United States House Natural Resources Committee](#)

Oglala Dam on the Pine Ridge Reservation, \$68 million of which was Bipartisan Infrastructure Law funding, to protect downstream communities and restore a source of local water.¹³⁹

Local Community and Economic Development Strategies

Neither Pine Ridge Reservation nor the Oglala Lakota Housing Authority publish a comprehensive plan online. The Oglala Lakota Housing Authority published a 2019 Indian Housing Plan and an Indian Housing Plan 2019 Annual Performance Report, both reports developed for the U.S. Department of Housing and Urban Development (HUD) describing activities in 2019 utilizing HUD resources, including the operation and renovation of low-rent units targeted to low-income households on the reservation.¹⁴⁰ A description of the use of more recently awarded funds is not publicly available.

National CED Non-Profit Networks

- Lakota Funds is a community loan fund and Native CDFI based in Kyle on the Pine Ridge Indian Reservation. Lakota Funds is a NeighborWorks member.

Highlight: Community and Economic Development Initiatives and Collaborations

- The U.S. Department of the Treasury’s Emergency Rental Assistance (ERA1) program [provided guidance to grantees on Treasury’s reallocation process which involved the reallocation of ERA1 award funds not obligated by grantees from their initial ERA1 allocations](#) to grantees with a demonstrated need and capacity [to deploy the reallocated funds](#). The Oglala Sioux Lakota Housing Authority’s ERA program [had a demonstrated need and capacity to deploy ERA1 reallocated funds](#), it received over \$29 million in reallocated funds from the State of South Dakota and [the general pool of funds available for reallocation](#) nationally.

Key Federal Funding Flows

Formula Grants/Subsidies

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$2,901,033*	2021	Oglala Sioux Tribe of Pine Ridge	LMI households, food security
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$3,208,324*	2022	Oglala Sioux Tribe of Pine Ridge	LMI households, food security
USDA	Food and Nutrition Service	Food Distribution Program on Indian Reservations	\$3,751,171*	2023	Oglala Sioux Tribe of Pine Ridge	LMI households, food security
HUD	PIH	HCV – Section 8	\$69,925	2021	Oglala Lakota Housing Authority	Affordable housing, low income
HUD	PIH	HCV – Section 8	\$262,860	2022	Oglala Lakota Housing Authority	Affordable housing, low income

¹³⁹ [Interior Department Announces \\$27 Million from President’s Investing in America Agenda for Tribal Dam Safety, Water Sanitation Projects](#) and [President Biden’s Bipartisan Infrastructure Law to Provide an Additional \\$15 Million to the Oglala Dam in South Dakota](#)

¹⁴⁰ [Indian Housing Plan 2019](#) and [Indian Housing Plan 2019 Annual Performance Report](#)

HUD	PIH	HCV – Section 8	\$245,268	2023	Oglala Lakota Housing Authority	Affordable housing, low income
HUD	PIH	Indian Housing Block Grant	\$12,950,858	2021	Oglala Lakota Housing Authority	Affordable housing, low income

*Program includes direct provision of goods.¹⁴¹

Competitive Grants

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
HUD	PIH	ICDBG	\$2,000,000	2023	Oglala Sioux Lakota Housing Authority	Affordable housing, LMI households
Commerce	EDA	Good Jobs Challenge ¹⁴²	\$5,000,000	2022	Lakota Funds – serving nine reservations across South Dakota	Affordable housing, job training, LMI households
Commerce	EDA	Economic Development Support for Planning Organizations	\$153,000	2022	Oglala Sioux Tribe of Pine Ridge	Economic planning support
Commerce	NOAA	Tribal Broadband Connectivity Grants	\$19,620,766	2022	Oglala Sioux Tribe of Pine Ridge	Broadband infrastructure; LMI households
Energy	State and Community Energy Programs	Weatherization Assistance for Low-Income Persons	\$1,901,613	2023	Red Cloud Renewable	LMI households

Federal Pandemic Emergency Response

Federal Agency	Office	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	ERA	\$14,627,245	2021	Oglala Sioux (Lakota) Housing Authority	Rental assistance to Low-income, housing stability services
Treasury	OCA	ERA – Reallocation Round 1 (General Pool)	\$7,313,622	2021	Oglala Sioux (Lakota) Housing Authority	Rental assistance to Low-income, housing stability services
Treasury	OCA	ERA – Reallocation Round 3 (voluntary from State of South Dakota)	\$14,596,456	2022	Oglala Sioux (Lakota) Housing Authority	Rental assistance to Low-income, housing stability services
Treasury	OCA /OCA	ERA – Reallocation Round 3 (General Pool)	\$30,789	2022	Oglala Sioux (Lakota) Housing Authority	Rental assistance to Low-income, housing stability services
Treasury	OCA	ERA – Tribal Reallocation Round	\$7,313,622	2022	Oglala Sioux (Lakota) Housing Authority	Rental assistance to Low-income, housing stability services
Treasury	OCA	HAF	\$9,187,124	2021	Oglala Sioux (Lakota) Housing Authority	Assistance to homeowners with distressed loans
Treasury	OCA	SLFRF	\$246,052,019	2021	Oglala Sioux Tribe of Pine Ridge	COVID-19 recovery, public services
Treasury	OCA	SLFRF	\$2,753,716	2021	County of Oglala Lakota	COVID-19 recovery, public services
Treasury	OCA	LATCF	\$6,013,498	2022	Oglala Sioux Tribe of Pine Ridge	Tribal government support

¹⁴¹ [FDPIR Program Fact Sheet](#)

¹⁴² [Good Jobs Challenge – Lakota Funds](#)

Treasury	OCA	LATCF	\$100,000	2022	County of Oglala Lakota	Tribal government support
Treasury	OCA	Tribal Government CPF	\$189,324	2023	Oglala Sioux Tribe of Pine Ridge	Broadband infrastructure; digital connectivity
Treasury	CDFI Fund	CDFI-RRP	\$1,826,265	2021	Mazaska Owecaso Otipi Financial, Inc	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-RRP	\$1,826,265	2021	The Lakota Fund	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-RRP	\$1,465,000	2021	Lakota Federal Credit Union	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-ERP	\$1,156,791	2022	Mazaska Owecaso Otipi Financial, Inc	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-ERP	\$2,327,134	2022	Lakota Funds	Lending to LMI and Other Targeted Populations
Treasury	CDFI Fund	CDFI-ERP	\$1,805,007	2022	Lakota Federal Credit Union	Lending to LMI and Other Targeted Populations
HUD	PIH	ICDBG (ARP)	\$3,450,000	2022	Oglala Sioux Tribe of Pine Ridge	Affordable housing, economic development, public services, LMI

An Overview of Federal Community and Economic Development Investment Flows

Rochester, New York

Context: Demographic and Economic Overview

Census Data – Rochester (Monroe County), New York ¹⁴³

Population:	209,352 (2022 ACS , approximately 4.7% loss since 2000)
Median Household Income:	\$44,156 (\$75,149 U.S.; \$81,386 NY) (2018-2022 ACS)
Racial/Ethnic Composition:	White (43.2%), Black (37.9%), Hispanic or Latino (19.7%), Multiracial (8%) ¹⁴⁴
Unemployment Rate:	3.2% (DOL – September 2023)
Primary Industries:	35.6% - Educational services, and health care and social assistance; 13.1% - Professional, scientific, and management, and administrative and waste management services; 8.4% - Arts, entertainment, and recreation, and accommodation and food services (2022 ACS)
Bachelor's Degree or Higher:	29.3% (2022 ACS)
Households by Structure:	54.9% - 1 unit; 44.5% - 2+ unit; 0.6% - mobile homes and all other types of units (2022 ACS)
Housing Tenure:	41.1% owner-occupied; 58.9% renter-occupied (2022 ACS)
Housing Affordability:	Share of cost-burdened households (28%); severely cost-burdened (14.1%) (JCHS 2023); median home price: \$214,326; income required to purchase median-priced home: \$58,935 (JCHS 2022)
Poverty Rate:	27.9% (11.5% U.S., 14.3% NY) ¹⁴⁵
Households Receiving Food Stamps/SNAP:	32.2% (2022 ACS)
Without Health Care Coverage:	4.8% (2022 ACS)

Rochester is New York State's third largest city after New York and Buffalo. In the past few decades, the city has lost some of its population to suburban areas in Monroe County. In 2016, there were an estimated 85,814 households in Rochester, with an average household size of 2.34.¹⁴⁶ In contrast to

¹⁴³ [Rochester, New York – Census Bureau](#)

¹⁴⁴ [U.S. Census Bureau QuickFacts: United States](#)

¹⁴⁵ [U.S. Census Bureau QuickFacts: United States](#)

¹⁴⁶ [C.-Rochester-Today.pdf \(rochester2034.com\)](#)

suburban Monroe County, where non-white residents make up 13.4% of the population, more than 63% of the city's residents are from historically underrepresented and marginalized cultural groups. Compared to Monroe County, city residents are more than three times as likely to not have graduated high school or received an equivalent diploma, which reflects the long-term challenges of concentrated poverty in the city.

Of Rochester's employed population, 85% work in the private sector, 11% in government positions, and approximately 4% are self-employed. Most of the city's residents work in education, health, and social services (large number of universities, growing healthcare sector).

One of Rochester's greatest challenges is the prevalence of vacant lands in its most economically distressed neighborhoods.¹⁴⁷ According to the 2018 Citywide Housing Study, the main reason that residents face high rates of cost burden is not due to a lack of low cost units, as the median home value is significantly below the national average, but because of the need for economic development to attract, retain and create jobs that pay living wages. Rochester's year-over-year home price growth reached 9.7% in 2023.¹⁴⁸

Local Community and Economic Development Strategies

Rochester 2034- City Comprehensive Plan¹⁴⁹

"Rochester 2034" is a 15-year comprehensive plan that was officially adopted by City Council in November 2019. Rochester 2034 includes these initiative areas, (i) The Placemaking Plan, (ii) Reinforcing Strong Neighborhoods, (iii) Sustaining Green and Active Systems, (iv) Fostering Prosperity and Opportunity, and (v) Planning for Action.¹⁵⁰

The Placemaking Plan focuses on land use and development. This initiative area is organized around the following sections: Overview of the Placemaking Plan; Future Land Use (Character Areas); and Other Placemaking Elements.

Reinforcing Strong Neighborhoods initiative area is organized around the following sections: Housing; Vacant Lands; Arts and Culture; Historic Preservation; Schools and Community Centers; Public Health and Safety; and Community Beautification.

Sustaining Green and Active Systems initiative area is organized around the following sections: Natural resources; Parks, Recreation and Open Space; Climate Change Mitigation and Adaptation; Urban Agriculture and Community Gardens; and Transportation.

Fostering Prosperity and Opportunity initiative area is organized around the following sections: Economic Growth; Workforce Development; Tourism; City and Neighborhood Promotion; and Smart City Innovations.

Planning for Action initiative area is organized around the following sections: Implementation and Stewardship of Rochester 2034; and Community Capacity Building.

¹⁴⁷ [Rochester 2034](#)

¹⁴⁸ [Higher Interest Rates Hit Home Prices Again - WSJ](#)

¹⁴⁹ [Rochester 2034](#)

¹⁵⁰ [Rochester 2034](#)

Rochester's Consolidated Plan¹⁵¹

For 2020-2024, Rochester outlined 12 priority needs to address: (i) increase supply, access to, and quality of affordable housing, (ii) provide housing and services to homeless and at-risk of homelessness, (iii) provide housing and services for persons with special needs¹⁵², (iv) improve public infrastructure and facilities, (v) provide public services, (vi) eliminate slum/blighting influences, (vii) promote economic and workforce development, (viii) provide fair housing education and services, (ix) support planning, (x) support administration, (xi) provide facilities and services in support of needed emergency responses and recovery, and (xii) foster program delivery.

- i. The most significant housing issue identified in Rochester is cost burden, which is defined as spending over 30% of household income on housing costs.¹⁵³ Per Rochester's Consolidated Plan, 46.6% of households are cost burdened, and 26.5% are severely cost burdened. The city aims to provide decent housing by preserving the affordable housing stock, increasing the availability of affordable housing, reducing discriminatory barriers, increasing the supply of supportive housing for those with special needs, and transitioning persons and families experiencing homelessness into housing. For example, in 2021, Rochester used CDBG funds to rehabilitate affordable homes and HOME funding to provide direct financial assistance to LMI homebuyers.
- ii. To prevent and address homelessness, city staff work closely with local service and housing providers, rapidly re-house individuals and families who become homeless, and support appropriate services available for individuals and families by partnering with multiple local organizations, such as Partners Ending Homelessness, The Housing Council, Empire Justice, and Legal Aid Society.
- iii. Rochester seeks to provide decent, affordable housing for special needs populations. Besides rental subsidies for those unable to work, the city aims to provide case management and supportive services to help these populations maintain stable housing after obtaining it. Additionally, physical modifications are provided as needed for the elderly and/or disabled. For example, in 2023, \$548,868 in HOPWA funds were used to provide housing and services for 108 households.
- iv. According to the consolidated plan, public infrastructure, and facilities in various income-eligible areas of Rochester are inadequate to meet current demands. Priority projects include the construction or rehabilitation of streets and the installation/reconstruction of sidewalks; the reconstruction or installation of trail, pathways and pedestrian gateways to parks, playgrounds, recreation centers or other open spaces; water and sewer improvements and/or storm water management improvements; and broadband improvements to bridge the digital divide.

¹⁵¹ [City of Rochester | City of Rochester 2020-2024 Consolidated Plan](#)

¹⁵² As defined in Rochester's 2020-2024 Consolidated Plan, persons with special needs include persons living with HIV/AIDS, the elderly and frail elderly, persons with severe mental illness, persons with developmental disabilities, and persons with alcohol/other drug addictions.

¹⁵³ [City of Rochester | City of Rochester 2020-2024 Consolidated Plan](#)

- v. Providing public services is a high priority for Rochester. The city engages in a wide array of activities that support community development, business development, fair housing, legal services, healthy housing, neighborhood development, senior services, youth development, parks and recreation, arts and culture, public safety, community health, health services, financial empowerment, family self-sufficiency, education, childcare, transportation, food access, and/or other community supportive services.
- vi. To provide safe, livable communities for its residents, Rochester uses federal funds to acquire, demolish, and dispose of blighted properties that present safety hazards throughout the city.¹⁵⁴ Annually, Rochester is demolishing about 100 vacant structures that are persistently blighting a neighborhood or are structurally unstable.¹⁵⁵
- vii. To advance economic and workforce development, Rochester uses federal dollars for activities that promote employment, self-sufficiency, education, job training, technical assistance, business attraction and retention, façade grants, commercial corridor development/revitalization, and economic empowerment for LMI persons. For example, in 2022, Rochester used \$375,000 in CDBG funds to provide loans, grants, grant-to-loans/loans-to-grants and interest rate subsidies to city businesses or businesses that are relocating to the city to expand and create jobs.
- viii. Rochester prioritizes fair housing education to reduce lending discrimination in the private market. The city addresses impediments to fair housing by supporting fair housing education, services, or activities designed for relevant audiences, such as landlords, residents, management companies, community groups, real estate agents, lenders, and other persons involved with the renting or sale of properties.
- ix. The city aims to provide comprehensive and strategic planning, including community engagement, to guide the implementation of federal, state, and local programs and policy. In 2022, \$40,000 in CDBG funds were used to help facilitate the development of strategic neighborhood plans that would complement current assets and help guide future investments for neighborhood revitalization and enhancement.
- x. Rochester seeks to effectively administer CDBG, HOME, ESG and HOPWA programs, to ensure the greatest possible impact. In 2023, the city used \$916,071 in CDBG funds, \$30,864 in HOPWA funds, and \$275,598 in HOME funds to cover the overall administration and monitoring of the city's HUD programs.
- xi. Rochester uses CDBG funding to be prepared for and assist with disaster emergency response and recovery. This could include providing public facilities, special economic development assistance to businesses, public services and/or planning with respect to natural disasters and emergencies, which disproportionately affect LMI households.
- xii. Rochester views effective program delivery as an important part of implementing federal programs. The federal funding for program delivery covers the development of overall

¹⁵⁴ [City of Rochester | City of Rochester 2020-2024 Consolidated Plan](#)

¹⁵⁵ [City of Rochester | Rochester 2034 - The City's 4th Ever Comprehensive Plan](#)

economic and community development policies and provides support services, coordination of real estate development, management of feasibility and consultant studies, monitoring of legal and professional service agreements, preparation of loan packages and support, and organization of neighborhood commercial assistance programs.

Connections to National CED Non-Profit Networks

- Greater Rochester Habitat for Humanity in Rochester, NY provides homeownership and home repair programs as well as referrals to various local community resources.
- NeighborWorks® Community Partners is a collaborative formed in 2016. It is comprised of four organizations formerly known as NeighborWorks Rochester, West Side Neighborhood Housing Services, Niagara Falls Neighborhood Housing Services, and Black Rock-Riverside Neighborhood Housing Services.
- United Way of Greater Rochester and the Finger Lakes (United Way) is in Rochester, NY. United Way's work includes serving as the host and fiscal agent for the Rochester-Monroe Anti-Poverty Initiative, which is a multi-sector community collaborative with a goal to improve quality of life by reducing poverty and increasing self-sufficiency.
- The Urban League of Rochester was founded in 1965 in the wake of racial unrest and riots that crippled the Rochester community. Currently, the Urban League of Rochester offers over 25 programs in youth services, services for individuals with developmental disabilities, economic development, employment services, family and children services, education, homeownership, and entrepreneurial assistance.
 - Enterprise Community Partners (Enterprise) is quite active in Rochester. For example, in 2021, Enterprise announced individual grants ranging from \$200,000 to \$400,000 to two Rochester nonprofits, City Roots Community Land Trust and Consumer Credit Counseling Service of Rochester. The purpose of these grants is to support initiatives to uproot barriers to fair, equitable, and healthy housing stemming from historic and systemic racism in communities.¹⁵⁶ During 2021-2022, Enterprise partnered with the Ibero-American Development Corporation and opened Pueblo Nuevo Phase I, which involves new construction and rehabilitation on 75 affordable units, with on-site services in the El Camino neighborhood of Rochester.¹⁵⁷

Highlight: Community and Economic Development Initiatives and Collaborations

- In 2021, Rochester Economic Development Corporation received a \$1 million SBA grant to continue improving Rochester's entrepreneurial ecosystem through its innovative Resource Partner Enhancement Program (RPEP).¹⁵⁸ RPEP is a 24-month peer learning cohort program designed to provide developmental support and collaboration opportunities that increases the cultural relevance of services and resources offered by local entrepreneur support organizations. The program leverages public investment and a team of organizational coaches to build and maintain a cooperative network of support services for Rochester's diverse small business community.¹⁵⁹

¹⁵⁶ [Enterprise Announces \\$2.9 Million in Grants to 10 NY State Housing Not-for-Profits | Enterprise Community Partners](#)

¹⁵⁷ [A Year of Impact Across New York | Enterprise Community Partners](#)

¹⁵⁸ [SBA Administrator Guzman, Biden-Harris Administration Announce Community Navigator Pilot Program Grantees | U.S. Small Business Administration](#)

¹⁵⁹ [Rochester Economic Development Corporation \(REDCO\) to Receive \\$1M SBA Grant \(redcoroc.com\)](#)

- In 2022, through the Build to Scale Capital Challenge Program, EDA awarded \$750,000 to Excell Partners, a not-for-profit subsidiary of the University of Rochester, to support the efforts to organize its 70 angel co-investors into a \$10 million - \$15 million regional fund called “Upstate NY Capital Gap Angel Fund.” The fund is designed to meet the unmet demand for equity investments between \$250,000 and \$1 million. It will support ventures in high-growth, high-tech sectors, such as optics/photonics, energy, and life sciences, with an additional focus on firms in rural communities that provide employment opportunities. Excell also manages a successful fund dedicated to investing in Minority/Women-owned Business Enterprises and seeks to adapt that model to facilitate capital access in rural areas and low-to-moderate income communities. The EDA award came with a local match in the amount of \$868,096.¹⁶⁰
- In 2023, Rochester received a \$500,000 grant through the EPA Brownfields Job Training Program to clean up and transform blighted brownfield sites in the city. Rochester will use the funds to establish a new Brownfields Environmental Skills Training program that would build upon the success of its Rochester Environmental Job (REJob) program. The REJob program has graduated more than 120 students who are currently employed in the environmental construction industry. The City’s new Brownfields Environmental Skills Training program will train nearly 100 participants and place approximately 80 percent of them in environmental remediation careers. Students who complete the program will earn up to one state and three federal certificates.¹⁶¹

¹⁶⁰ [Excell Partners | U.S. Economic Development Administration \(eda.gov\)](#)

¹⁶¹ [City of Rochester | News Release - Rochester Receives \\$500,000 Federal Grant for Brownfields Job Training Program](#)

Key Federal CED Funding Flows

Formula Grants/Subsidies

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
HUD	CPD	CDBG	\$8,132,502	2023	Rochester	Affordable housing, economic development, low-middle income (LMI) households, public services
HUD	CPD	CDBG	\$8,175,063	2022	Rochester	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG	\$8,384,622	2021	Rochester	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$1,274,456	2021	Town of Irondequoit	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$901,607	2022	Town of Irondequoit	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$895,320	2023	Town of Irondequoit	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$4,588,435	2021	Monroe County	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$1,831,694	2022	Monroe County	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$1,872,408	2023	Monroe County	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$1,176,678	2021	Town of Greece	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$475,011	2022	Town of Greece	Affordable housing, economic development, LMI households, public services
HUD	CPD	CDBG/Entitlement Grants	\$509,489	2023	Town of Greece	Affordable housing, economic development, LMI households, public services
HUD	CPD	HOME	\$2,478,281	2021	Rochester	Affordable housing, LMI households

HUD	CPD	HOME	\$2,755,981	2022	Rochester	Affordable housing, LMI households
HUD	CPD	HOME	\$2,760,094	2023	Rochester	Affordable housing, LMI households
HUD	CPD	HOME	\$5,473,429	2021	Monroe County	Affordable housing, LMI households
HUD	CPD	HOME	\$1,337,575	2022	Monroe County	Affordable housing, LMI households
HUD	CPD	HOME	\$1,410,985	2023	Monroe County	Affordable housing, LMI households
HUD	Housing	PBRA	\$1,933,343	2021	Rochester	Affordable housing, LMI households
HUD	Housing	PBRA	\$7,504,981	2022	Rochester	Affordable housing, LMI households
HUD	Housing	PBRA	\$9,538,689	2023	Rochester	Affordable housing, LMI households
HUD	Housing	PBRA	\$1,933,343	2021	Monroe County (including Rochester)	Affordable housing, LMI households
HUD	Housing	PBRA	\$7,504,981	2022	Monroe County (including Rochester)	Affordable housing, LMI households
HUD	Housing	PBRA	\$10,085,960	2023	Monroe County (including Rochester)	Affordable housing, LMI households
HUD	CPD	HOPWA	\$1,002,981	2021	Rochester	LMI households, housing needs of people living with HIV/AIDS
HUD	CPD	HOPWA	\$1,028,806	2022	Rochester	LMI households, housing needs of people living with HIV/AIDS
HUD	CPD	HOPWA	\$1,125,914	2023	Rochester	LMI households, housing needs of people living with HIV/AIDS
HUD	CPD	ESG	\$707,618	2021	Rochester	LMI households, housing assistance after experiencing a housing crisis and/or homelessness
HUD	CPD	ESG	704,815	2022	Rochester	LMI households, housing assistance after experiencing a housing crisis and/or homelessness
HUD	CPD	ESG	\$718,502	2023	Rochester	LMI households, housing assistance after experiencing a housing crisis and/or homelessness
HUD	PIH	Capital Fund Program (Section 9)	\$5,699,977	2021	Rochester Housing Authority	Affordable housing, LMI households

HUD	PIH	Capital Fund Program (Section 9)	\$6,978,606	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Capital Fund (Section 9)	\$5,700,000	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Operating Fund (Section 9)	\$9,500,000	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Capital Fund (Section 9)	\$7,000,000	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Operating Fund (Section 9)	\$9,700,000	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Capital Fund (Section 9)	\$7,000,000	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy, Operating Fund (Section 9)	\$9,800,000	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Capital Fund	\$6,544,812	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Capital Fund	\$6,978,606	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Capital Fund	\$7,093,807	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$23,841,237	2021	Monroe County	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$ 21,911,117	2022	Monroe County	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$18,915,515	2023	Monroe County	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$21,093,859	2021	Rochester	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$19,207,822	2022	Rochester	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Assistance Payments Program	\$16,659,703	2023	Rochester	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Choice Vouchers	\$76,193,099	2021	Rochester Housing Authority	Affordable housing, LMI households

HUD	PIH	Section 8 Housing Choice Vouchers	\$72,858,604	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Choice Vouchers	\$72,034,614	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Choice Vouchers	\$78,871,099	2021	Monroe County (\$ went to Village of Fairport in addition to Rochester Housing Authority)	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Choice Vouchers	\$75,800,280	2022	Monroe County (\$ went to Village of Fairport in addition to Rochester Housing Authority)	Affordable housing, LMI households
HUD	PIH	Section 8 Housing Choice Vouchers	\$74,811,817	2023	Monroe County (\$ went to Village of Fairport in addition to Rochester Housing Authority)	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$266,552	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$447,737	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Mainstream Vouchers	\$1,904,487	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$1,263,730	2021	Rochester	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$1,460,602	2022	Rochester	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$1,396,862	2023	Rochester	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$ 1,417,832	2021	Monroe County	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$ 1,546,121	2022	Monroe County	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for the Elderly	\$ 2,125,895	2023	Monroe County	Affordable housing, LMI households
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 344,777	2021	Rochester	Affordable housing, LMI households, persons with disabilities
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 295,238	2022	Rochester	Affordable housing, LMI households, persons with disabilities
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 406,812	2023	Rochester	Affordable housing, LMI households, persons with disabilities
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 523,222	2021	Monroe County	Affordable housing, LMI households, persons with disabilities

HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 295,238	2022	Monroe County	Affordable housing, LMI households, persons with disabilities
HUD	Multifamily	Supportive Housing for Persons with Disabilities	\$ 534,470	2023	Monroe County	Affordable housing, LMI households, persons with disabilities

Competitive Grants

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	CDFI Fund	CDFI-TA	\$125,000	2022	Venture Jobs Foundation	Lending to LMI and Other Targeted Populations
HUD	PIH	ROSS	\$478,500	2021	Rochester Housing Authority	Workforce development, LMI households
HUD	CPD	CoC	\$13,587,501	2021	NY-500 - Rochester, Irondequoit, Greece/Monroe County CoC	Addressing homelessness
HUD	CPD	CoC	\$14,038,378	2022	NY-500 - Rochester, Irondequoit, Greece/Monroe County CoC	Addressing homelessness
HUD	CPD	CoC	\$15,666,769	2023	NY-500 - Rochester, Irondequoit, Greece/Monroe County CoC	Addressing homelessness
HUD	PIH	FSS	\$297,549	2021	Rochester Housing Authority	Workforce development, LMI households
HUD	PIH	FSS	\$316,764	2022	Rochester Housing Authority	Workforce development, LMI households
HUD	PIH	FSS	\$308,533	2023	Rochester Housing Authority	Workforce development, LMI households
HUD	PIH	Capital Fund Program (Section 9)	\$5,699,977	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Capital Fund Program (Section 9)	\$6,978,606	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy - Capital Fund (Section 9)	\$5,700,000	2021	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy - Operating Fund (Section 9)	\$9,500,000	2021	Rochester Housing Authority	Affordable housing, LMI households

HUD	PIH	Public Housing Subsidy- Capital Fund (Section 9)	\$7,000,000	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy- Operating Fund (Section 9)	\$9,700,000	2022	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy - Capital Fund (Section 9)	\$7,000,000	2023	Rochester Housing Authority	Affordable housing, LMI households
HUD	PIH	Public Housing Subsidy - Operating Fund (Section 9)	\$9,800,000	2023	Rochester Housing Authority	Affordable housing, LMI households
Commerce	EDA	Build to Scale	\$750,000	2022	Excell Partners	Access to capital, entrepreneurship
Commerce	EDA	Economic Adjustment Assistance	\$743,015	2021	Nextcorps Inc	Workforce development
Commerce	EDA	Economic Adjustment Assistance	\$7,522,923	2022	Strong National Museum of Play	Local hospitality industry job creation
SBA		Women's Business Center Expansion	\$150,000	2021	Urban League of Rochester	Support for women entrepreneurs
EPA		Climate Pollution Reduction Grant	\$1,000,000	2023	Rochester Metropolitan Area	Clean Energy/Transportation
EPA		Brownfields Job Training Program	\$500,000	2023	Rochester	Address blighted brownfield sites
EPA		Brownfields Multipurpose Grant	\$800,000	2021	Rochester	Address brownfield sites, including planning and additional community engagement activities.
DOT	Office of the Secretary	SS4A	\$3,200,000	2023	Rochester	Prevent roadway deaths and serious injuries
USDA	Rural Dev.	Mutual Self-Help Technical Assistance Grant	\$324,700	2023	Rural Housing, Monroe County	Self-help housing construction, LMI households
USDA	Rural Dev.	Rural Energy for America	\$17,621	2021	20 Deep Winery LLC (Monroe County)	Rural small business, energy efficiency
USDA	Rural Dev.	Rural Energy for America	\$113,041	2023	Redacted due to PII	Rural small business, energy efficiency
USDA	Rural Dev.	Rural Cooperative Development Grants	\$80,000	2022	PathStone Corporation	Rural small business, energy efficiency

Tax Credits

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	IRS – via the New York State Division of Housing and Community Renewal	9% Low Income Housing Tax Credit (LIHTC) ¹⁶²	\$856,197	2021	Developer: Rochester Housing Authority Project name: Federal Street and Scattered Sites	Affordable housing, LMI households
Treasury	IRS – via the New York State Division of Housing and Community Renewal	9% Low Income Housing Tax Credit (LIHTC) ¹⁶³	\$1,430,000	2022	Awardee: Ibero-American Development Corporation Project name: Alta Vista at St. Joseph's Park	Affordable housing, LMI households

Federal Pandemic Emergency Response Support

Federal Agency	Sub Entity	Program	Amount	Year	Awardee/Project	CED Focus
Treasury	OCA	SLFRF	\$202,141,319	2021	Rochester	COVID-19 recovery
Treasury	OCA	SLFRF	\$144,080,127	2021	County of Monroe	COVID-19 recovery
HUD	CPD	HOME-ARP	\$8,982,027	2021	Rochester	Affordable Housing
Commerce	EDA	CARES Act Recovery Assistance Grant	\$1,100,000	2021	Rochester Institute of Technology	Advanced manufacturing and job creation
SBA		Community Navigator Pilot (ARP)	\$1,000,000	2021	Rochester Economic Development Corporation	Local organizations serving small businesses and entrepreneurs
Treasury	Financial Institutions	ECIP	\$2,000,000	2022	Genesee Co-op Federal Credit Union	Lending to LMI and Other Targeted Populations, COVID-19 recovery
Treasury	CDFI Fund	CDFI Fund	\$3,718,258	2022	Genesee Co-op Federal Credit Union	Lending to LMI and Other Targeted Populations, COVID-19 recovery
Treasury	CDFI Fund	CDFI Fund	1,826,265	2021	Genesee Co-op Federal Credit Union	Lending to LMI and Other Targeted Populations, COVID-19 recovery (RRP)
Treasury	CDFI Fund	CDFI Fund	1,000,000	2021	Greater Rochester Housing Partnership	Lending to LMI and Other Targeted Populations, COVID-19 recovery (RRP)

¹⁶² [Summer 2021 9 Percent Awards Web Version.xlsx \(ny.gov\)](#)

¹⁶³ [2022 Fall 9 Percent Awards - Web Version.xlsx \(ny.gov\)](#)

Treasury	CDFI Fund	CDFI Fund	\$743,000	2021	Neighborhood Housing Services of Rochester, Inc	Lending to LMI and Other Targeted Populations, COVID-19 recovery (RRP)
Treasury	CDFI Fund	CDFI Fund	\$1,278,385	2021	PathStone Enterprise Center, Inc	Lending to LMI and Other Targeted Populations, COVID-19 recovery (RRP)
Treasury	CDFI Fund	CDFI Fund	\$200,000	2021	Venture Jobs Foundation	Lending to LMI and Other Targeted Populations, COVID-19 recovery (RRP)
Treasury	OCA	ERA I and ERA II	\$6,101,213.50 (ERA I) \$4,827,604.70 (ERA II Allocation) \$4,641,460.90 (ERA II High Need Allocation)	2021	Rochester City	Financial assistance, affordable housing
Treasury	OCA	SLFRF-COUNTY	\$144,080,127	2021	Monroe County	COVID-19 recovery