

CDBG Business Loan & Technical Assistance Programs



From the State of California
Department of Housing and Community Development
Community Development Block Grants as presented by
Jeff Lucas – Community Development Service



Eligible Activities

- State CDBG categories of eligible activities:
 - Community Development (CD):
 - Housing Rehabilitation
 - Housing Acquisition
 - Public Improvements
 - Public Facilities
 - Public Services
 - **Economic Development (ED):**
 - **Microenterprise Assistance**
 - **Business Assistance**
 - **Over-the-Counter (OTC)**
 - **Planning and Technical Assistance (ED & CD)**



Three National Objectives

- All program/project activities must meet one of the following National Objectives:
 - Principally Benefit Low-income Households (housing) or Persons. These are beneficiaries with incomes at or below 80% of county median income
 - Mitigate Slums and Blight (spot basis) primarily eligible in Economic Development program and projects
 - Meet an Urgent Need – used only for disasters



Annual Notice of Funding Availability (NOFA)

- NOFA January 2020
- \$3,000,000 Available per Jurisdiction
- Includes Allocations for:
 - Community Development Programs and Projects
 - Planning and Technical Assistance
- Program applications are competitively “rated and ranked” except:
 - Infrastructure project funding is based on first-come-first-serve when projects are ready throughout the year



Economic Development (ED)

We Recommend Applying For The Following Programs:

- Microenterprise Activities Technical Assistance to Small Businesses with Five Employees or Less (\$250,000)
- Direct Assistance to Business/low interest loans to Retain Jobs (\$500,000)

Questions?