

# N.C. Rural Economic Development Center

## Rural Jobs Infrastructure Grants Fund



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### Receiving Entities:

The Speaker of the House of Representatives Thom Tillis  
The President Pro Tempore of the Senate Phil Berger  
The Joint Legislative Commission on Governmental Operations  
The Fiscal Research Division  
The Legislative Library

### Submitting Entity:

N.C. Rural Economic Development Center

## **INTRODUCTION**

The North Carolina Rural Economic Development Center Inc. respectfully submits this report on activities of the Rural Jobs Infrastructure Grants Fund during the period July 1, 2011, through August 31, 2011.

## **BACKGROUND**

During its 2011 session, the General Assembly created the Rural Jobs Fund with an appropriation of \$5 million in nonrecurring funds to the Rural Center for each year of the biennium. Legislation directs the center to make rural jobs infrastructure grants to projects in the following categories that demonstrate the capacity to create new private sector jobs:

1. Public wastewater collection system upgrade, extension, improvements
2. Public wastewater treatment works
3. Public water system upgrade, extension, improvements
4. Natural gas availability
5. Fiber availability
6. Building restoration or upfits
7. Other infrastructure needs as may be determined by the Rural Center's Board of Directors

The grants are to be awarded to local governments on the basis of up to \$5,000 per job being created for a maximum grant of \$500,000. They must be matched with other funding on a dollar for dollar basis and must have at least a 5 percent cash match from the applying local government.

## **RURAL CENTER ACTION**

On June 29, the Rural Center Board of Directors voted to allocate one-half of the Rural Jobs Fund appropriation to the Building Reuse and Restoration Grants Program and one-half to the Economic Infrastructure Program for each year of the biennium. Both programs assist projects that lead directly to the creation of new, private sector jobs. Eligible applicants are local governments located in one of the 85 rural counties or in a Tier 1 urban county. The board further determined that the fund would be used to support new project categories in those programs.

Both programs require that Rural Center grant dollars be matched on a dollar for dollar basis, with the local government providing a cash match of at least 5 percent of the grant amount.

The center anticipates that the Rural Jobs Fund will support the creation of at least 2,000 jobs over the next two years.

*Building Reuse and Restoration Grants Program.* Up to this time, grants have been limited to projects that involve a building that has been vacant for at least three months. In Tier 1 and Tier 2 counties, grant amounts are based on \$12,000 per job and \$8,000 per job, depending on the type of business locating in the project building, and a grant maximum of \$480,000. In projects located in Tier 3 counties, grants are based upon a maximum of \$8,000 per job and \$240,000 per project.

The appropriation under the Rural Jobs Fund will provide grants for building expansions and renovations in buildings occupied by specific types of businesses. Eligible buildings include those used for manufacturing, warehousing, distribution, data processing and software development. Grants are available for \$5,000 for each job being created, up to a maximum of \$500,000.

*Economic Infrastructure Program.* Previously, grants have been limited to water and wastewater infrastructure, natural gas line extension and fiber extension. Awards are based on \$10,000 per job being created with a maximum grant of \$1 million.

Through the Rural Jobs Fund, grants also may be made for:

- Access roads such as interior industrial park roads not funded by the Department of Transportation
- Rail spurs to serve a private industry
- Required stormwater infrastructure located on private property
- Privately owned water storage tanks required for fire flow or process water
- Pre-treatment facilities necessary for a private business to connect with the public treatment system

Grants for these new purposes are limited to \$5,000 for each job being created with a maximum of \$500,000 per project.

To publicize the availability of grants under the Rural Jobs Fund and other programs, the center in August held regional briefings on grant and loan opportunities at three locations across the state. More than 550 people attended. (See attachment.) Information also has been distributed at other events and through electronic media.

### **Grant Awards**

The board of directors awarded the first two grants under the expanded Economic Infrastructure Program categories August 31. The grants total \$1 million and will create 200 jobs. Applications for both programs are considered at all regularly scheduled meetings of the executive committee of the Rural Center Board of Directors. In FY12, the executive committee will meet five times with the next meeting November 15.

#### *Award details*

- Lee County received a grant of \$500,000 to assist with access-road improvements in the Lee County Industrial Park. The project will allow Caterpillar Inc., manufacturer of construction and mining equipment, to expand its operations. The expansion will create 100 jobs.
- Rutherford County received a grant of \$500,000 for rail-spur improvements for the Horsehead Corporation's zinc production facility. The project will create 100 jobs.

# Grant and Loan Opportunities

August 2011



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## **Grant and loan opportunities to stimulate jobs in rural communities**

State, federal and foundation partners have consistently shown a commitment to economic growth and enhanced quality of life for North Carolina's rural communities. This commitment has made possible Rural Center programs that stimulate job creation, invest in water and sewer systems, and support community and small business development.

During FY2012, the Rural Center is pleased to make available more than \$30 million in a variety of grant programs, plus additional opportunities for business finance and entrepreneurship development. Specifically:

### ***Clean Water Partners Program***

#### **\$1 million for Water and Sewer Planning**

Grants assist planning activities, such as feasibility studies, capital improvement plans and engineering studies, for water and sewer infrastructure.

### ***Job-Generating Grant Programs***

#### **\$15.7 million for Economic Infrastructure**

Grants to local governments support infrastructure necessary to attract and sustain business development. Grants may be used to upgrade utilities, access roads and rail spurs to enable new business locations or expansions.

#### **\$9.3 million for Building Reuse and Restoration**

The program assists communities in maximizing the economic potential of existing structures. Grants may be used to prepare vacant buildings for new business uses or to renovate occupied buildings to allow certain types of business expansions.

#### **\$5 million for Rural Hope (Health Care)**

Investments stimulate new jobs through the renovation or construction of health care facilities, including equipment purchases.

#### **\$700,000 for Rural Community Mobilization (Workforce)**

The project is a multisite effort to help laid-off workers return to gainful employment. It provides grants, training and technical assistance to local organizations that fill gaps in services available to jobless workers.

### ***Community and Entrepreneurship Development Programs***

#### **\$1.3 million for the N.C. Small Towns Economic Prosperity Program**

NC STEP combines community coaching, training, planning and grants to assist small towns in reinvigorating their economies.

#### **\$400,000 for Project GATE**

Training scholarships and business counseling put unemployed workers on a path to self-employment.

### ***Business Lending Programs***

#### **\$800 million through the N.C. Capital Access Program**

NC-CAP encourages banks and other qualified lenders to consider business loans that otherwise fall just outside conventional underwriting standards.

#### **\$2 million through the N.C. Microenterprise Loan Program**

Small business loans provide opportunities for self-employment and small business growth.



# Clean Water Planning Grants

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**Purpose:** To assist communities with planning activities, such as feasibility studies, capital improvement plans and engineering studies, for water and sewer infrastructure

**Funding source:** N.C. General Assembly

**Description:** Planning grants may be used for projects that address a critically needed solution to an infrastructure problem. The aim is to assist rural communities in preparations that will lead to affordable solutions in meeting their water and wastewater needs. Priority will be given to communities that are in violation of public health and environmental rules and regulations, to get them back into compliance. Documentation of the critical need is required to support the grant request.

The grant may be used for planning activities necessary to prepare for construction projects. Eligible activities include preparations such as feasibility studies, preliminary engineering reports or investigations into the structural integrity of a water or wastewater system (such as finding leaking lines).

Grants are available for up to \$40,000 or one-half the cost of a planning project. The grant is to be matched dollar-for-dollar with money from other sources.

Priority will be given to projects addressing a water or sewer moratorium, special order of consent, judicial order of consent or regionalization of utilities, either through physical interconnections or common management and staff.

**Who is eligible:** The program targets rural communities, especially those in economically distressed counties. The application must come from a unit of local government. Priority is given to applicants located in Tier 1 or Tier 2 counties.

**Timetable:** Applications will be accepted until 5 p.m. October 26, 2011. Awards will be determined February 29, 2012.

**For more information:** Additional details may be found on the website, [www.ncruralcenter.org](http://www.ncruralcenter.org), or contact Julie Haigler Cubeta at 919-250-4314 or [jcubeta@ncruralcenter.org](mailto:jcubeta@ncruralcenter.org). (To go straight to the application on the website, see the Find It Fast menu on the right, and click on "Grant Application and Reporting Forms.")

# Economic Infrastructure Program

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**Purpose:** To support rural infrastructure projects associated with an expanding business or a new business location

**Funding source:** N.C. General Assembly

**Description:** Local governments may use grants under the Economic Infrastructure Program for infrastructure projects that lead directly to new, full-time jobs in the private sector. Eligible projects include:

- upgrade or repair of public drinking water or wastewater treatment plants
- upgrade or repair of public water or sewer lines
- natural gas line extension
- high-speed fiber extension
- stormwater infrastructure requirements on private property
- privately owned water storage tanks required for fire flow or process water
- pre-treatment facilities necessary for connection with public treatment system
- rail spurs
- access roads such as interior industrial park roads not funded by the N.C. Department of Transportation

Grant awards vary according to the type of project. Generally, for water and sewer, natural gas and broadband, grants are available for up to \$10,000 for each job created, with a maximum grant of \$1 million or one-half the total project cost, whichever is less. Other grants are limited to \$5,000 per job, with a maximum of \$500,000 or one-half the total project cost.

Grants must be matched dollar for dollar by other funds, with the local government contributing 5 percent of the grant amount, either through cash or a loan.

The business(es) targeted by the project must sign a performance agreement with the local government pledging to repay spent funds if job creation falls short. The jobs must be full time, pay at least minimum wage and convey all benefits due other employees in the same classification. They should be in place within two years from the date of contract execution with the Rural Center.

The application process involves three steps: a pre-application, a conference with Rural Center staff and a full, formal application.

**Who is eligible:** Local governments may apply for the grants if they are located in one of the state's 85 rural counties or in an urban community designated as Tier 1 by the N.C. Department of Commerce.

**Timetable:** There is no deadline for applications. Grants are awarded on a first-come, first-served basis, providing an application meets all program requirements.

**For more information:** Applications are available on our website, [www.ncruralcenter.org](http://www.ncruralcenter.org). (See the Find It Fast menu on the right, and click on "Grant Application and Reporting Forms.") For other inquiries, contact George T. Collier at (919) 250-4314 or [gcollier@ncruralcenter.org](mailto:gcollier@ncruralcenter.org).

# Building Reuse and Restoration Grants

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**Purpose:** To spur business activity and job creation by maximizing the economic potential of existing structures

**Funding source:** N.C. General Assembly

**Description:** Grants assist communities with the reuse of vacant buildings and with expansions and renovation of buildings occupied by certain types of businesses.

*Grants for vacant properties* may be used to prepare nearly any type of building — factory, warehouse, office or retail – for a new, job-generating use. The building must have been vacant at least three months. Grants may be used for renovation, rehabilitation, upfitting and brownfields cleanup. Awards require that a private, job-creating business be committed to moving into the building.

Grant amounts vary according to the location and type of project. For most projects in Tier 1 and 2 counties, at least one new, full-time job must be created for each \$8,000 in grant funding, with a maximum of \$480,000 or one-half the project cost, whichever is less. Businesses in certain NAICS/SIC codes may be eligible for \$12,000 for each job being created. In Tier 3 counties, the maximum award is \$240,000, or \$8,000 for each job created.

*Grants for occupied properties* may be used for the expansion or renovation of buildings occupied by such businesses as manufacturing, warehousing, distribution, data processing and software development. Examples of eligible projects are additions, space reconfiguration and energy efficiency upgrades. The project must create additional, full-time jobs in the for-profit business occupying the property.

Grants are available for up to \$5,000 for each job being creating, with a maximum of \$500,000 or one-half the project cost, whichever is less.

*Both categories* of funding target “resident” businesses, that is, companies that have paid unemployment taxes and/or income taxes in the state and whose principal place of business is located in North Carolina. Priority will be given to projects that will create at least five jobs.

Grants must be matched by at least an equal amount in other public and private funding. The local government applicant should provide a match of at least 5 percent of the grant.

The program includes a claw-back provision requiring that the grant be repaid if the jobs committed are not created and/or maintained for six consecutive months.

**Who is eligible:** Local governments may apply, in conjunction with a private or nonprofit business, for the grants if they are located in one of the state’s 85 rural counties or a Tier 1 urban community. Priority will be given to towns with a population of fewer than 5,000, to localities under severe economic distress.

**Timetable:** The program accepts applications and awards grants approximately every three months. The next application deadline is September 12, 2011, for awards to be made on November 15, 2011.

**For more information:** Applications are available on our website, [www.ncruralcenter.org](http://www.ncruralcenter.org). (See the Find It Fast menu on the right, and click on “Grant Application and Reporting Forms.”) For other inquiries, contact Melody Adams at (919) 250-4314 or [madams@ncruralcenter.org](mailto:madams@ncruralcenter.org).

## Rural Hope (Rural Health Care Initiative) Grants

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**Purpose:** To spur economic activity and job creation by assisting in the construction and/or renovation of rural health care facilities

**Funding source:** N.C. General Assembly, Kate B. Reynolds Charitable Trust

**Description:** Rural Hope grants help local governments, in partnership with private or nonprofit health care agencies, build or renovate health care facilities. These facilities may include – but are not limited to – hospitals, urgent care centers, hospice centers, elder care facilities and offices for physicians, dentists, vision care specialists and mental health care providers.

In Tier 1 and 2 counties, grants of up to \$480,000 are awarded to shovel-ready projects, with actual funding amounts determined by the number of full-time jobs to be created and the total cost of the construction project. In Tier 3 counties the maximum award is \$240,000. At least one job must be created for every \$8,000 in grant funds requested. Grants must be matched by at least an equal amount in other public or private investment, with the local government contributing at least 5 percent of the grant amount.

Priority will be given to projects supporting “resident” businesses, that is, companies that pay unemployment taxes or income taxes in North Carolina and whose principal place of business is located here.

The program includes a claw-back provision requiring that the grant be repaid if the jobs committed are not created and/or maintained for six consecutive months.

**Who is eligible:** Eligible recipients are units of local government in partnership with private or nonprofit health care entities located within North Carolina’s 85 rural counties or within a Tier 1 urban county. Priority will be given to towns with a population fewer than 5,000 and to localities under severe economic distress.

**Special provision:** For a limited time, grants for facilities and equipment purchases will be available for primary medical homes for low-income persons, such as a federally qualified health centers; state supported rural health centers; school based health centers; and PACE (Program for All-Inclusive Care for the Elderly) sites. Applicants must demonstrate an ability to improve patient outcomes and enhance services as a result of the grant. These projects must be located in a Tier 1 county. Grants should represent at least 15 percent of the proposed project cost but not exceed \$200,000.

**Timetable:** The Rural Center partners with other agencies on Rural Hope to increase the amount of funding available for health care projects and qualified uses. Full details and application materials for the upcoming round of grants will be announced in early fall.

**For more information:** Information and application materials will be available from the website, [www.ncruralcenter.org](http://www.ncruralcenter.org). (To go straight to the application, see the Find It Fast menu on the right, and click on “Grant Application and Reporting Forms.”) For additional assistance, please contact Melody Adams at (919) 250-4314 or [madams@ncruralcenter.org](mailto:madams@ncruralcenter.org).

# Rural Community Mobilization Project

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**Purpose:** To help laid-off rural workers and other adults facing unemployment or underemployment return to full-time jobs

**Funding source:** N.C. General Assembly

**Description:** Grants encourage community organizations to collaborate on workforce development strategies that connect job seekers to jobs. Successful applications will fall into one of two categories.

*Nonprofit mobilization* projects require collaboration between public and nonprofit organizations. Projects will leverage the energy and creativity of the nonprofit community to fill gaps in workforce development services, improve access to existing workforce services or address broader needs of laid-off workers so they are able to successfully pursue education, training and/or a new job.

*Workforce and economic collaboration* projects require collaboration between organizations providing workforce services and economic development entities or employers/business associations. Projects will connect workforce and economic development strategies and partners or connect workforce development agencies directly with employers.

The project offers a maximum of \$90,000, with the amount depending on project scale, for projects to take place over calendar year 2012.

**Who is eligible:** Eligible applicants include –

- workforce development organizations, including community colleges, workforce development boards and other public or nonprofit entities providing workforce services
- nonprofit organizations, including but not limited to community-based organizations
- economic development organizations (public or nonprofit)
- not-for-profit business organizations/associations
- local governments and councils of government

For-profit businesses are not eligible to apply, but are strongly encouraged to be involved in projects as sponsors of work-based training or future employers of project participants.

**Timetable:** Applications are due by October 3, 2011. Grant awards will be announced in late November for projects that will take place during the 2012 calendar year.

**For more information:** The request for proposals package and application form are available from the website, [www.ncruralcenter.org](http://www.ncruralcenter.org). (See the Find It Fast menu on the right, and click on “Grant Application and Reporting Forms.”) Organizations that are interested in applying are strongly encouraged to participate in training that will elaborate on the grant opportunity and the types of workforce development strategies likely to meet the guidelines. (See the website for details.) Questions may be directed to Michael Aheron, senior associate ([maheron@ncruralcenter.org](mailto:maheron@ncruralcenter.org)) or Anne Bacon, senior director of workforce development ([abacon@ncruralcenter.org](mailto:abacon@ncruralcenter.org)). Both can be reached at 919-250-4314.

# N.C. Small Towns Economic Prosperity Program

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**Purpose:** To assist small towns in long-term economic renewal

**Funding source:** N.C. General Assembly

**Description:** Towns selected to participate in the two-year program receive four types of assistance as they develop and begin to carry out plans for revitalization.

*Coaching.* A community coach works closely with each town to provide guidance and recommendations.

*Training.* Through leadership training, skill-building workshops and information sharing, townspeople gain knowledge and skills that will serve their towns for years to come.

*Planning.* The planning process seeks the active participation of all elements of the community in developing an economic development plan and targeted strategies. This promotes widespread buy-in and builds teams for project implementation.

*Grants.* Planning and implementation grants give NC STEP communities a jump-start in carrying out their economic development plan. Team members also are introduced to other funding opportunities from the Rural Center and elsewhere.

The center anticipates accepting 10 new towns into the program in 2012.

**Who is eligible:** NC STEP is designed for municipalities with fewer than 7,500 people, either within the state's 85 rural counties or within urban counties designated as Tier 1 by the N.C. Department of Commerce. Unincorporated county seats in counties with no incorporated municipality also are eligible.

**Timetable:** Additional details and applications for the new phase of NC STEP will be released at the 2011 Rural Partners Forum, November 16-17, with regional how-to-apply workshops in early December.

**For more information:** For an overview of the NC STEP program and a list of participating towns, visit the website, [www.ncruralcenter.org](http://www.ncruralcenter.org). For other inquiries, contact Art Jackson at 919-250-4314 or [ajackson@ncruralcenter.org](mailto:ajackson@ncruralcenter.org).

# Project GATE (Growing America Through Entrepreneurship)

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**Purpose:** To encourage self-employment as a career alternative for interested laid-off workers.

**Funding source:** N.C. Division of Workforce Development

**Description:** Project GATE is a scholarship program that provides free training and coaching to help dislocated workers interested in starting a business. It is led by the N.C. Department of Commerce in cooperation with the N.C. Community College System – Small Business Center Network, the N.C. Employment Security Commission, the Rural Center, North Carolina REAL Enterprises and local JobLink Career Centers.

Eligible applicants receive an assessment of entrepreneurial skills, entrepreneurship training and counseling, an introduction to business resource professionals and help applying for a microenterprise loan upon completion of a workable business plan.

There are two ways to participate. The small business centers of eight community colleges serve participants in their areas. The eight colleges are Edgecombe, Isothermal, Lenoir, Randolph, Richmond, Robeson, Rockingham and Western Piedmont. Dislocated workers from the remaining 72 rural counties and laid-off state workers in urban counties are served through a “virtual site” operated by the Rural Center. This includes counseling by phone and online training programs combined with training and business counseling through the small business centers of other community colleges.

For the first two years of the project, North Carolina was one of four states participating in a national demonstration funded by the U.S. Department of Labor.

**Who is eligible:** GATE is offered to laid-off workers throughout rural North Carolina and to laid-off state government employees regardless of where they live.

**Timetable:** Applications are accepted on an on-going basis. The program is funded through 2012.

**For more information:** Interested individuals may apply through their local JobLink Career Center or visit the website, [www.ncprojectgate.org](http://www.ncprojectgate.org). For more information, contact Leslie Scott at 919-250-4314 or [lscott@ncruralcenter.org](mailto:lscott@ncruralcenter.org).



# N.C. Capital Access Program

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**Purpose:** To stimulate economic activity by expanding finance options for businesses statewide

**Funding source:** U.S. Treasury through the federal Small Business Jobs Act of 2010

**Description:** By reducing risk, NC-CAP encourages banks and other qualified lenders to consider loans that otherwise fall just outside conventional underwriting standards. The program matches an up-front fee, typically 2 percent to 7 percent, paid by the lender and borrower. The combined amount is deposited into a pooled reserve fund held by the lender. The pooled fund includes matching fees from all NC-CAP loans made by the institution and covers losses in the event of a default.

Lender participation is voluntary. Through the end of July, 57 lenders with over 1,100 branches across the state had enrolled in the program. More are being recruited.

Businesses apply for loans through a participating lender. All normal borrowing requirements, such as credit rating and collateral, apply. The lender will make all loan decisions, including whether to enroll the loan in NC-CAP.

Loans generally range from \$10,000 up to the maximum of \$5 million. Both term loans and lines of credit are eligible.

Loans may be used to finance most business purposes, including real estate, construction, equipment and working capital. Loans may not be used for paying delinquent taxes, lending activities, passive or investment real estate, gambling or speculative ventures, or any illegal activity.

**Who is eligible:** Any North Carolina business with 500 or fewer employees is eligible for an NC-CAP loan.

**Timetable:** Participating lenders will accept applications at any time. The program is authorized through March 31, 2017.

**For more information:** An up-to-date list of participating lenders and other details about the program are available from [www.nc-cap.org](http://www.nc-cap.org). Businesses or lenders seeking additional information may contact Tony Johnson at 919-250-4314 or [tejohnson@ncruralcenter.org](mailto:tejohnson@ncruralcenter.org).



# Microenterprise Loan Program

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**Purpose:** To help rural people become self-sufficient by providing opportunity for self-employment and small business growth

**Funding source:** The Ford Foundation, N.C. General Assembly, U.S. Small Business Administration, private foundations

**Description:** The Microenterprise Loan Program provides loans of up to \$25,000 for the startup or expansion of small businesses by individuals who have sound ideas but do not qualify for bank loans. Its network of 78 agencies throughout the state also provides technical assistance and business planning services.

**Who is eligible:** Anyone who wishes to start or expand a small business in the 85 rural counties of North Carolina may apply. The loan program is designed for entrepreneurs dedicated to growing good business ideas. Special emphasis is placed on serving low-income, female and minority participants.

**Timetable:** Prospective borrowers are encouraged to complete a pre-application questionnaire to help the Rural Center determine whether the program suits the business owner's needs. Questionnaires are accepted on an ongoing basis. A Rural Center representative will respond within two business days after receipt of the pre-application.

**For more information:** Pre-application questionnaires are available on our website, [www.ncruralcenter.org](http://www.ncruralcenter.org). (See the Find It Fast menu on the right, and click on "Grant Application and Reporting Forms.") For other inquiries, contact Carolyn Perry at (919) 250-4314 or [cperry@ncruralcenter.org](mailto:cperry@ncruralcenter.org).

## **Rural Economic Development Center Board of Directors**

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# Join the growing network of skilled rural leaders and make a difference in your community



## Rural Economic Development Institute

### Next institute to be held

March 21-23, 2012

April 18-20, 2012

May 16-18, 2012

### Award-winning program

The Rural Economic Development Institute is a nationally recognized leadership program focused on the challenges facing North Carolina's rural communities.

### Join a network of over 800 graduates

You'll be inspired by the examples of others who've –

*Revitalized* community pride and built cohesion

*Launched* projects in workplace literacy, job creation and training, strategic planning, housing and crime reduction

*Organized* local leadership programs

*Run for and won* public office

### Become energized

You, too, can become energized for the challenge of making a positive difference in your community.

### Build knowledge and skills

The institute will help you –

*Increase* your understanding of the latest strategies in economic and community development

*Improve* your leadership and team-building skills

*Understand* more about resources available to your community and how to take advantage of them

*Learn* the fundamentals of long-range strategic planning and how to make it work

### Plan now to apply

Applications for the next class will be available by late fall. Learn more or download the application from [www.ncruralcenter.org](http://www.ncruralcenter.org), or contact Misty Herget at 919-250-4314 or [mherget@ncruralcenter.org](mailto:mherget@ncruralcenter.org).

More information at

[www.ncruralcenter.org](http://www.ncruralcenter.org)





The Rural Center is a private, nonprofit organization. Its mission is to develop, promote and implement sound economic strategies to improve the quality of life of rural North Carolinians. It serves the state's 85 rural counties, with special focus on individuals with low to moderate incomes and communities with limited resources.

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