

# GPDI LOAN/GRANT FUND SOURCES

SOURCE	LOAN or GRANT	HOW THE PROGRAM WORKS . . .
Local loans	Banks . . .	Banks come first! <i>GPDI provides packaging for conventional in-house bank loans. GPDI paperwork sharing with banks reduces application time.</i>
U.S. Small Business Administration (SBA) loan funds	504	Available through banks/certified development companies (CDC). Replaced 503, SBA/CDC direct financing for up to 40% for fixed asset financing at fixed rate and fixed term of 10, 20 or 25 years. Bank provides 50% financing and Borrower provided 10-, 15- or 20% injection.
	7(a)	Available through banks. Loan guaranty to banks for fixed asset and/or working capital loans, maximum loan/\$5,000,000 (75% guaranty up to \$3,750,000). Fixed or variable, fees apply.
	Standard Loan	Small bank loans. Speedy guaranty for fixed asset and/or working capital loans up to \$500,000.
	7(a) Express	Small loan though banks (pilot). Community Advantage 7(a) loan guaranty to 85% and up to \$350,000.
	7(a) Comm Advtg	SBA microloan available statewide by SCKEDD. Up to \$50,000. Profit/non-profit. Interest varies.
	ML	Emergency Injury Disaster Loan. Federal disaster areas. Small business, co-op, private non-profits who suffered substantial losses. On-line application. 3.750% fixed for 30 years.
	EIDL	Available through banks. Line of credit up to \$5 million with partner bank, SBA 50% guarantee.
	CAPlines	Business and Industry. Guaranteed loans for banks for fixed asset, working capital. Collateral tests.
U.S. Department of Agriculture (USDA) loan funds, loan/grant	B & I	<b>Discontinued</b> . Farm Services Agency Operating Loan. Fixed asset and working capital loans.
	FSA OL*	Rural Economic Development Loan/Grant. Zero-interest loan via rural utilities. Irrevocable credit req.
	RUS/REDLG	Value Added Producer Grant. Planning/working capital grant competition for new entrants.
	VAPG	Housing Preservation Grant. Low income housing rehabilitation.
	HPG	Rural Energy for America Program. Up to 75% loan/25% grant for energy efficiency/improvement.
	REAP	U.S. Dept. of Commerce EDA (defederalized) now GPDI fund. \$150,000 cap, match. Davis-Bacon
GPDI in-house loan funds	EDA/LRLF	<b>Discontinued</b> . USDA Intermediary Relending Program. GPDI in-house loan fund.
	IRP/LRLF*	USDA Rural Business Enterprise Grant. GPDI in-house loan fund.
	RBEG/LRLF	State of KS Tax Credit Program now GPDI in-house loan fund. \$150,000 cap. 15 yr. max. (real estate)
	TAX/LRLF	
County or City local revolving loan funds	CDBG-ED/LRLF*	<b>Discontinued</b> . Community Development Block Grant Micro Loan. Locally controlled/operated loan fund for direct business loans. Grants received 1982 to 1988 may loan to businesses other than original borrower. Municipal grant RLF received from 1988 to present, must be re-loaned to original borrower. \$100,000 limit from either city or county. County/city cannot be combined. Requires one job per \$35,000 loan, LMI, environmental clearance, public bidding, \$200,000 lifetime limit, 50/50 match. Cities of Dodge City (2), Garden City (\$25,000/job) Great Bend (2), Spearville. Counties of Ford, Finney.
	CDBG-ML/LRLF*	<b>Discontinued</b> . Micro Loan Grant to counties for microenterprise loans. \$15,000, no match. \$25,000, 50-50 match over \$15,000 to \$25,000. \$45,000 lifetime. Must meet low to moderate income requirements (LMI), environmental clearance. Counties of Hamilton, Hodgeman, Meade, Pratt, Rush, Scott.
	RBEG/RBDG LRLF	USDA Rural Business Enterprise Grant direct loans. City of Jetmore; Counties of Meade, Kiowa, Wichita.
	EZ/EC	USDA Empowerment Zones/Enterprise Communities. Wichita County only.
	CDBG-ED/ML ER	<b>Discontinued</b> . COVID Emergency Response loan. County/city picked choice of low rate. Term three-yrs.
NetWork Kansas loan funds	E-COMM	E-Community. Sponsored by NetWork Kansas, new or existing businesses. For-profit only; \$50,000 cap. 60% E-Comm to 40% public/private match. 4% interest 1-4 yrs., 6% 6-10 yrs. Six-month match lookback. Counties of Edwards, Finney, Ford, Gray, Greeley, Hodgeman, Kiowa, Morton, Pawnee, Scott, Seward, Stafford, and Wichita. Cities of Great Bend, Hoisington. Application/review by local eco. development orgs.
	KCIF	Kansas Community Investment Fund. New/existing. \$100,000 cap. 60/40 match to public/private/grant. 4% 1-5 yrs., 6% 6-10 yrs. For-profit/non-profit/govt. Must support healthy community. Statewide.
	KHFI	Kansas Healthy Food Initiative. Loan and partial loan-to-grant up to 15%. Food projects/healthy food.. Collateralized. Pre-app screening requirement. 5% equity inject. Can stand alone. Statewide.
	EDA/LRLF NE KS	U.S. Dept. of Commerce Economic Development Administration (EDA). One-third match. Up 15-yr. term. Counties of Clay, Douglas, Franklin, Jackson, Jefferson, Johnson, Leavenworth, Lyon, Marshall, Miami, Morris, Nemaha, Osage, Pottawatomie, Shawnee, and Wabaunsee. May stand alone w/bank turnaround.
	GROWKS (Kansas SSBCI)	<b>Grow15</b> matches 150% of bank loan/\$100,000 loan cap. <b>Grow25</b> matches 25% of bank loan/\$250,000 cap. <b>Grow15</b> matches 15% of bank loan/\$250,000 cap. <b>Grow10</b> matches 10% of bank loan/\$1 million cap. 4.000% 1-5 years; 6.000% 6-10 years. Socially/Economically Disadvantaged Individuals (SEDI) requirements. U.S. Treasury due diligence; 3-month match lookback.
	EMPR	Empower Fund Pilot Program. Dodge City, Liberal, Wichita. New/existing 51% racial-minority owned businesses. \$15,000 cap. 4%, four years. Application/review by local economic development organizations.
	VC	Venture Capital team access. Connections to VC partners/funds throughout state. VC consulting.
State of Kansas City/County Community Development Block Grants (CDBG) and business loan-to-grant (CDBG/ED)	CDBG/ED loan-to-grant (municipal-sponsor business loan)	Economic Development loan-to-grant. Grant program city/county, becomes direct business loan to eligible business. Minimum \$100,000/\$750,000 cap. One job per \$35,000 of loan, LMI, environmental required. Business loan: 6.5-, 10-, 15-yrs. Non-retail infrastructure: 1/4 payback, 10-yrs. 0%; Retail: 1/2 payback, 10-yrs. 0%. Limit two/location. No combining w/other CDBG funds. Details may change.
	CDBG/CI grant	Community Improvement grant program to a county or city for public infrastructure.
	CDBG/HO grant	Housing grant program to a city for housing rehabilitation.
	CDBG/ND grant	Neighborhood Development grant program for city housing and infrastructure activities.
	CDBG/IT grant	Urgent Need grant program to a city or county due to emergency within last six months.
	CDBG/ML* loan	<b>Discontinued</b> . Micro Loan Grant to Counties for microenterprise loans.
	CHDO grant	Community Housing Development Organization--Grant program to CHODO for housing projects.
	COM REHAB grant	CDBG Commercial Rehabilitation grant program for downtown renovation.
U.S. Economic Develop. Admin.	EDA grant	EDA grant program for public works projects related to a business development project or or technical assistance, sometimes limited to EDA-defined distressed cities and counties.
KDHE grants	KDHE grant	Kansas Department of Health and Environment--Aid to Local (ATL) grants for municipalities/non-profits.

\*No longer available.

FS2/word data/county presentations/zz

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