

BOLIGEE & EUTAW AREA STRATEGIC PLAN

• EUTAW

2025 - 2029

• BOLIGEE



COVER IMAGE:
River borders of Greene County

THIS PAGE:
Eutaw mural adjacent to the City Hall entrance completed by
Alabama native, Banks Compton, in 2024.
Photo credit: Riley Gamble of Delta DB.

ACKNOWLEDGMENTS

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Broad community engagement efforts sought to reach the Eutaw and Boligee communities. City leadership provided guidance throughout the planning process.

Special Thanks

Citizens of Eutaw and Boligee

Stakeholder Organizations and Individuals

Greene County Industrial Development Authority,
Executive Director Phillis Branch Belcher and Board Members
Eutaw Area Chamber of Commerce, Director Carrie Logan
The Housing Authority of Greene County, Director Anita Lewis
The Housing Authority of Eutaw, Director Mollie Rowe
The Greene County Health System, CEO Dr. Marcia Pugh
The Greene County Democrat
The Greene County Independent
Greene County School District, Superintendent Dr. Corey Jones
Karen Lewis, City of Boligee, AL

Eutaw Elected Officials

Mayor Latasha Johnson
Councilor Valerie Watkins, District 1
Councilor Jonathan Woodruff, District 2
Councilor Tracey Hunter, District 3
Councilor Larrie Coleman, District 4
Councilor Suzette Powell, District 5

Boligee Elected Officials

Mayor Hattie Samuels
Councilor James E. Morrow
Councilor Michael Gibson
Councilor Halee Vogt
Councilor Teresa Head-Mack
Councilor Earnestine Wade



Boligee mural at the Boligee Town and Community Center. The mural was completed by Alabama native, Banks Compton, in 2024. Photo credit: Michelle Stadelman of Delta DB.

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HISTORY

A short history of Greene County is provided here as context for this strategic plan.

EARLY HISTORY

Greene County, situated on the ancestral lands of the Choctaw Nation, was established in 1819 and named for Revolutionary War General Nathaneal Greene. In 1938, the Town of Eutaw, named for Eutaw Springs, South Carolina where Greene led the Battle in 1781, was designated as the county seat. Decades later, in 1867, nearly 40 percent of Greene County's land area was reestablished as Hale County.¹

CIVIL WAR ERA

In 1838, Eutaw became the County seat of Greene County and, in December of 1838, Robert G. Qaurles surveyed the 20-acre plot and reserved a central square for the county's courthouse and other judicial buildings, surrounded by a commercial center. Construction of the courthouse, located in the middle of the central square, was completed in 1839 by John V. Crossland of Greensboro with a grand jury building and a probate office being added to the square in 1842 and 1856, respectively. As the new community grew, the pre-1820 village of Mesopotamia, located one mile to the west of the new town was absorbed along with the surrounding planters' colony and Warrior River landings.

Bordered by the Sipsey river to the north, the Black Warrior river to the east, and the Tombigbee river to the west, Greene County was spared the fiery fate of nearby Tuscaloosa as Union troops marched south during the Civil War. Only one

skirmish along the Sipsey river near the community of Pleasant Ridge is recorded to have occurred during the Civil War - the outcome of which was a decided victory for the Confederacy. As a result, Greene County boasts over 53 antebellum structures, 27 of which are on the National Register of Historic Places. In addition, there are dozens of grand homes in the county that were built in the Victorian era.

CIVIL RIGHTS

There is a long history of activism that was impactful to women's rights and civil rights, both locally and nationally, in Greene County. As early as 1846, two years before the first women's rights convention in America at Seneca Falls, New York, a female academy had been established in Mesopotamia where women could pursue the study of Latin, French, and art through its academic department. In 1889, the Mesopotamia Female Seminary was disassembled and moved to a central location in Eutaw at the corner of Wilson Avenue and Main Street, where it continued to serve as an educational center for females. The building still stands today.

In the latter half of the 1960s, the Courthouse square in downtown Eutaw served as a site for civil rights rallies and demonstrations. The first occurred in 1965 following an address at the First Baptist Church in Eutaw by Dr. Martin Luther King Jr.² King would again visit Eutaw in 1966 and 1968.

In 1969, four Black County Commissioners and two Black school board members were elected in Greene County. Described as "a watershed for Black political empowerment in Alabama",

¹ "Information." Greene County Commission. <https://greenecountycommission.com/information/> Accessed 25 June 2024.

² Historic Greene County. <https://www.greenecountyhistory.net/about/county-history/county-history.html>. Accessed 24 June 2024.

this historic election was the first time that Black people held majority control of County government seats in the South. As documented by the Greene County Democrat, "The success in the elections of 1969 and 1970 had their roots in a student protest and boycott that began in January 1965 at Carver High School in Eutaw and lasted the rest of the semester." At a 50-year anniversary celebration in 2019, this and other important civil rights and community organizing achievements were remembered as ongoing sources of inspiration through the following dedication recited by those in attendance:

We dedicate this monument to stand for years as a symbol that grassroots and ordinary people can do extraordinary and exemplary things, despite insurmountable obstacles, to advance their destiny and quality of life, as part of a movement for social change in their home community, the state, the nation and the world.³

RECENT HISTORY

The Eutaw and Boligee area has maintained a steady population count over the last forty years. Simultaneously, employment opportunities have come and gone, including those related to natural resources (such as timber harvesting) and those related to gambling. Today, the future of income-generating gambling enterprises are stalled due to tax and legislative hurdles. Despite the challenges faced in Greene County, the rich history and the social capital embedded in the area retain existing residents and offer strong potential to attract new residents.

³ New Civil Rights monuments unveiled as part of 50th anniversary of 'Freedom Day' in Greene County. <https://greenecodemocrat.com/2019/08/05/new-civil-rights-monuments-unveiled-as-part-of-50th-anniversary-of-freedom-day-in-greene-county/> Accessed 25 June 2024.



Eutaw Presbyterian Church circa 1939. Photo credit Johnston, Frances Benjamin, 1864-1952. <https://picryl.com/media/presbyterian-church-eutaw-greene-county-alabama>

CONTEXT

POPULATION

The population of Greene County, according to the 2020 US Census is 7,730. Eutaw makes up 38% percentage of the total county population with 2,937 residents.⁴ While Eutaw has experienced population loss since it peaked in the late 1990's, the decrease in population aligns with slowing population growth across the United States as a whole and, for the first time in the nation's history, a "decade-long rural population loss between 2000 and 2010."⁵

In nearby Boligee, the community's population peaked at 369 people in the 1990's and today has approximately 250 residents, nearly a 33 percent reduction.⁶

4 United States Census Bureau. https://data.census.gov/profile/Eutaw_town,_Alabama?g=160XX00US0124664

5 Johnson, Kenneth. Rural America Lost Population Over the Past Decade for the First Time in History. 22 Feb 2022. <https://carsey.unh.edu/publication/rural-america-lost-population-over-past-decade-first-time-history> Accessed 30 June 2024.

6 United States Census Bureau. <https://data.census.gov/table/DECENNIALPL2020.P1?q=boligee%20alabama>

The racial make-up of Greene County has remained stable for many decades. Today, approximately 81.8% of County residents identify as Black, 17.3% white, and 0.9% Other.⁷

ECONOMY

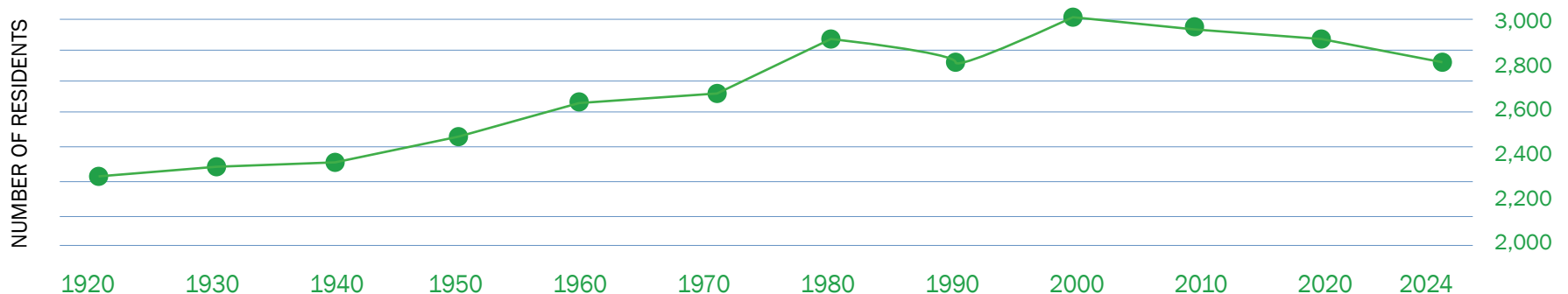
The local economy is dominated by manufacturing which makes up over 30% of all jobs in Greene County. The largest single employer in Greene County is West Rock, a packaging solutions company that employees over 200 individuals. Manufacturing is followed by retail; arts, entertainment, and recreation; educational services; healthcare and social services; and public administration, each of which make up 9% - 11% of local jobs.⁸

Beyond local employers, many Greene County residents commute outside of the county for work. According to the 2021 West Central Alabama Asset Assessment, 2,284 individuals are out-bound commuters to nearby counties and 951 individuals

7 World Population Review. <https://worldpopulationreview.com/us-counties/al/greene-county-population>

8 Greene County Profile. <https://www2.labor.alabama.gov/workforcedev/CountyProfiles/Greene%20County.pdf>

EUTAW POPULATION



are in-bound commuters coming to Greene County from adjacent counties for work.⁹ Despite this high percentage of commuters, the 2020 US Census documents that 13.2% of Greene County residents do not own a car or have other means of transportation.¹⁰

Greene County's area median income is \$56,300, well below the state area median income of \$82,500.¹¹ While the cost of living in Alabama is among the lowest in the United States, the Economic Policy Institute's Family Budget calculator shows that a budget of \$89,760 is needed annually for a household of four (two adults and two children) to, "attain a modest yet adequate standard of living", far outstripping the area median income.¹² The unemployment rate in Greene County, as of 2020, is 4.5%, and the labor force participation rate is 40.3%.¹³

- 9 West Central Region Asset Assessment. pdf provided by GCIDA May 2024.
 10 United States Census Bureau. <https://data.census.gov/table?q=Greene%20County,%20Alabama%20car%20ownership>
 11 Income Limits. <https://www.huduser.gov/portal/datasets/il.html>
 12 Economic Policy Institute Family Budget Calculator. <https://www.epi.org/resources/budget/>
 13 World Population Review. <https://worldpopulationreview.com/us-counties/>

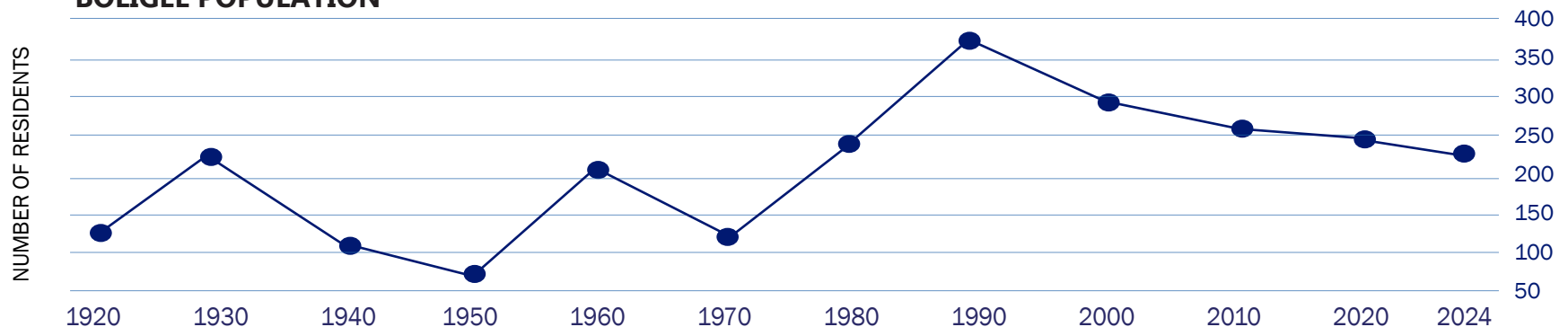
EDUCATION

The Greene County public school system is made up of Greene County High School (grades 9 – 12), Robert Brown Middle School (4 – 8), Eutaw Primary School (PK – 3), Greene County Career Center (9 – 12), and the Alternative Learning Academy. For the 2022-2023 school year, Robert Brown Middle School received a F grade and Greene County High School received a D grade from the Alabama State Department of Education.¹⁴ Within Greene County, 81.9% of residents 25 years or older have attained a high school diploma and 16.7% of residents have completed a bachelor degree or higher diploma.¹⁵

Beyond high school, Greene County residents are served by a number of higher education institutions and opportunities. These include the Demopolis campus of Wallace Community College and the University of West Alabama in Livingston, both

- al/greene-county-population
 14 School Performance. <https://www.alabamaachieves.org/reports-data/school-performance/>
 15 United States Census. <https://www.census.gov/quickfacts/fact/table/greencountyalabama#>

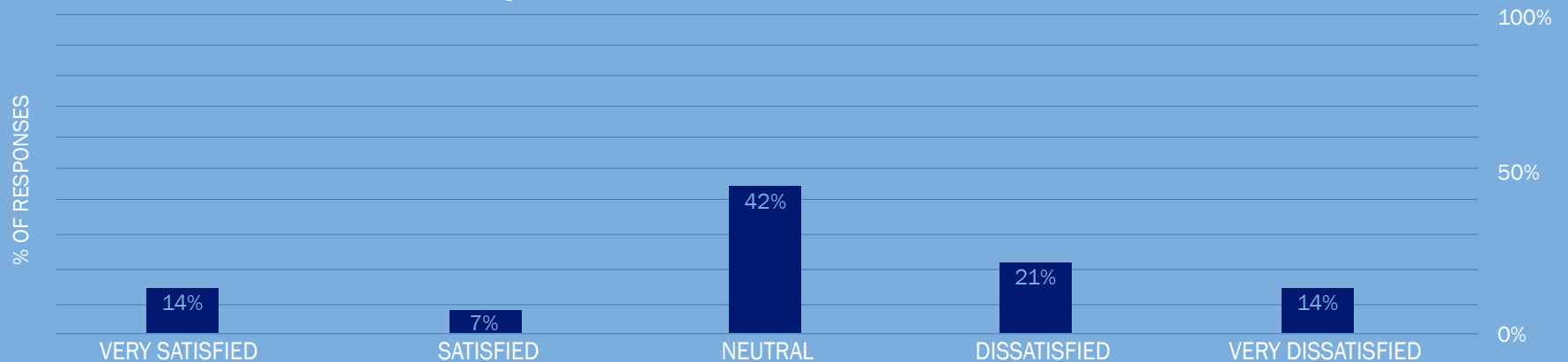
BOLIGEE POPULATION



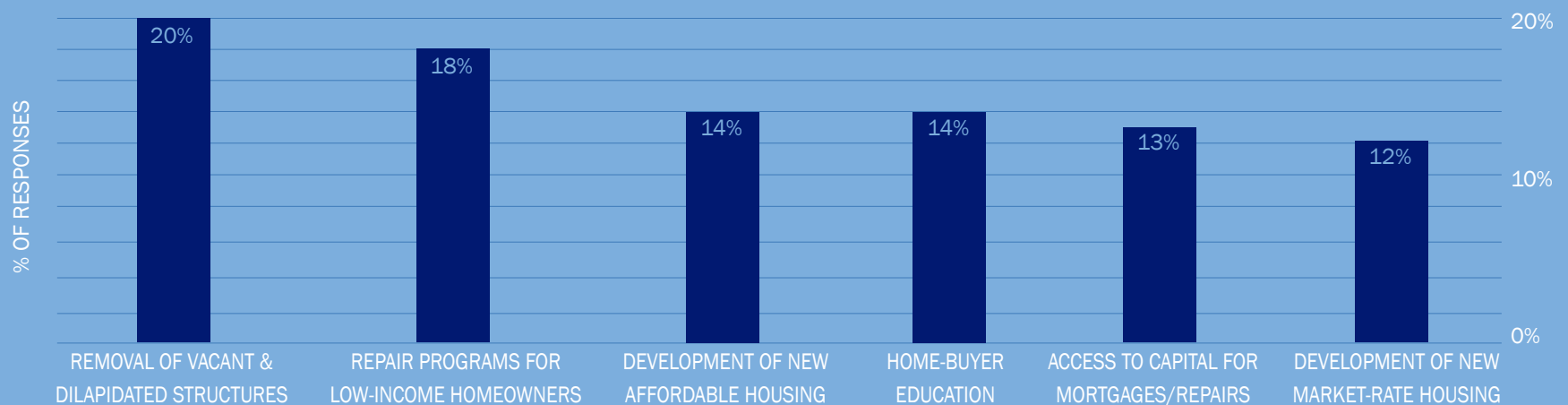
GREENE COUNTY COMMUNITY SURVEY RESULTS

One method of community engagement utilized to develop this strategic plan included a community survey available online to Greene County residents. The survey was advertised in churches, through postcards available at various locations, and through email outreach.

HOW SATISFIED ARE YOU WITH THE QUALITY OF K-12 EDUCATION IN GREENE COUNTY?



RANK HOUSING PROGRAMS IN ORDER OF MOST IMPORTANT TO LEAST IMPORTANT TO POSITIVELY IMPACT HOUSING CONDITIONS IN GREENE COUNTY.



of which are within 25 miles of Eutaw and Boligee. Within a fifty mile radius of the towns are numerous other community colleges and universities, including the University of Alabama in Tuscaloosa.

HEALTHCARE

The Greene County Hospital, Physician's Clinic, and Nursing Home are all located in Eutaw. Thanks to a property tax referendum passed in 2020, the Greene County Health System receives approximately \$600,000 annually to maintain and improve the Health System. At the time that the referendum passed, GCHS CEO Dr. Marcia Pugh summarized the broad reaching impacts of local health services:

*It is not just the fact that they would have to travel miles and miles for healthcare, there would be no economic growth. This would just be a chasm. We have industry coming in, we have large companies that are here and they require that there be health care for their employees, for the vendors who are coming in for their company. So it is vital. We are one of the legs on that stool that allows economy and industry to come in here.*¹⁶

These health services respond to significant local health burdens. According to the Justice 40 Climate and Economic Justice Screening Tool, Eutaw and Boligee residents are in the 99th percentile nationally for incidence of diabetes. Asthma and heart disease are also prevalent (the 95th and 97th percentile

¹⁶ Greene County Passes Property Tax Increase Funding Health System. WVUA23. <https://www.wvua23.com/greene-county-passes-property-tax-increase-funding-health-system/>. Nov 5 2020.

respectively), though in terms of life expectancy the area is in the 77th percentile, well outside of the "disadvantaged" definition.¹⁷

INFRASTRUCTURE

Like rural areas throughout the United States, Greene County has seen an increase in funding for infrastructure of all types in recent years, but additional investment is needed to stabilize and sustain the roads, utilities, and other essential services that residents rely on daily. An in-depth look at infrastructure investments are detailed later in this document.

HOUSING

Though the cost of a home in Greene County is lower than in most US counties, wages are below national and state averages. Alabama does not have a state minimum wage, so the federal minimum wage of \$7.25 per hour applies. This aligns with American Community Survey findings that 23% of homeowners and 27% of renters pay more than 30% of household income toward housing costs.¹⁸ Two housing authorities, the Housing Authority of Greene County and the Housing Authority of Eutaw, provide homes and housing vouchers to alleviate housing cost burdens for a limited number of eligible residents.

Looking to the physical housing context, nearly 20% of homes in Greene County are currently unoccupied.¹⁹ This and the above housing data are reflected in the community housing priorities chart shown at left.

¹⁷ Climate and Economic Justice Screening Tool. <https://screeningtool.geoplatform.gov/en/>

¹⁸ Consolidated Planning/CHAS Data. <https://www.huduser.gov/portal/datasets/cp.html>

¹⁹ United States Census Bureau. Occupancy Status. <https://data.census.gov/table/DECENNIALPL2020.H1?q=greene%20county%20alabama%20housing>

GREENE COUNTY COMMUNITY SURVEY RESULTS

WHO COMPLETED THE SURVEY?

- Nearly 70% of those who completed the survey live in Eutaw, 12% live in Boligee, and the remaining 18% live elsewhere in Greene County.
- Over 57% of people who took the survey are lifelong Greene County residents.
- Over 80% of survey respondents are over 45 years of age.
- Over 85% are involved in civic and/or religious organizations.
- Slightly more than half of those surveyed work in Greene County.
- Over 1/3 of those surveyed own a business in Greene County.
- 75% of people surveyed said they are homeowners and 77% of those homeowners report that their home is safe and healthy.

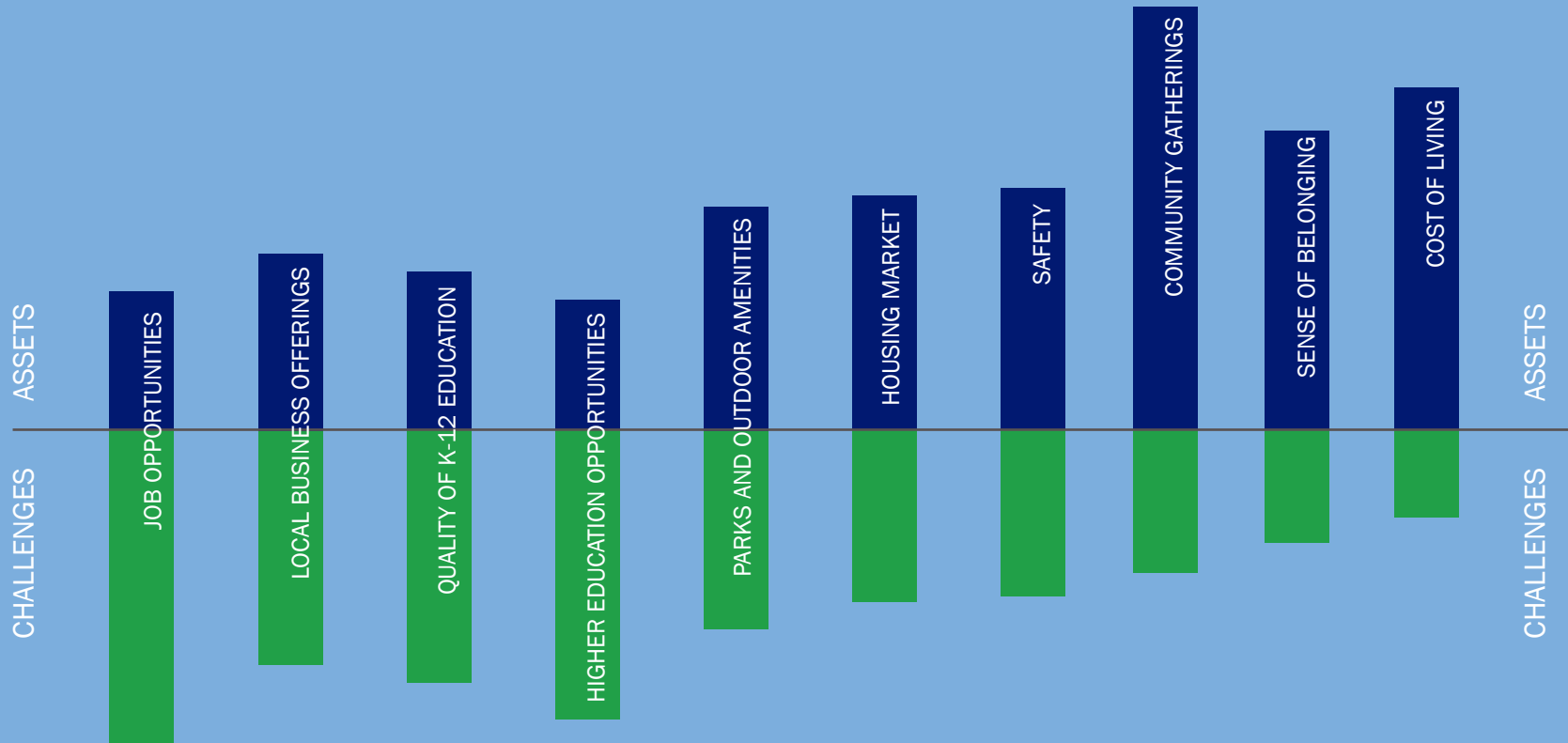
WHAT ARE THEIR INSIGHTS?

- 57% of survey respondents consider both Eutaw and Boligee a “declining city”. (Other choices were “stuck city”, “city in transition”, “improving city”, or “vibrant city”.) 22% of people choose a “stuck city” for Eutaw, and 18% chose the same for Boligee.
- Nearly 80% of those surveyed say preserving and promoting Greene County’s history is “very important”. All those who did not select “very important” selected “important”.
- The Greene County Courthouse/Eutaw town square and Civil Rights Leaders/Events are the top two historical sites/events residents would like to see highlighted more.
- Fishing and the Black Warrior River are the top two natural assets and amenities residents would like to see highlighted more.

WHAT ARE THE EUTAW AND BOLIGEE AREA'S GREATEST ASSETS AND GREATEST CHALLENGES?

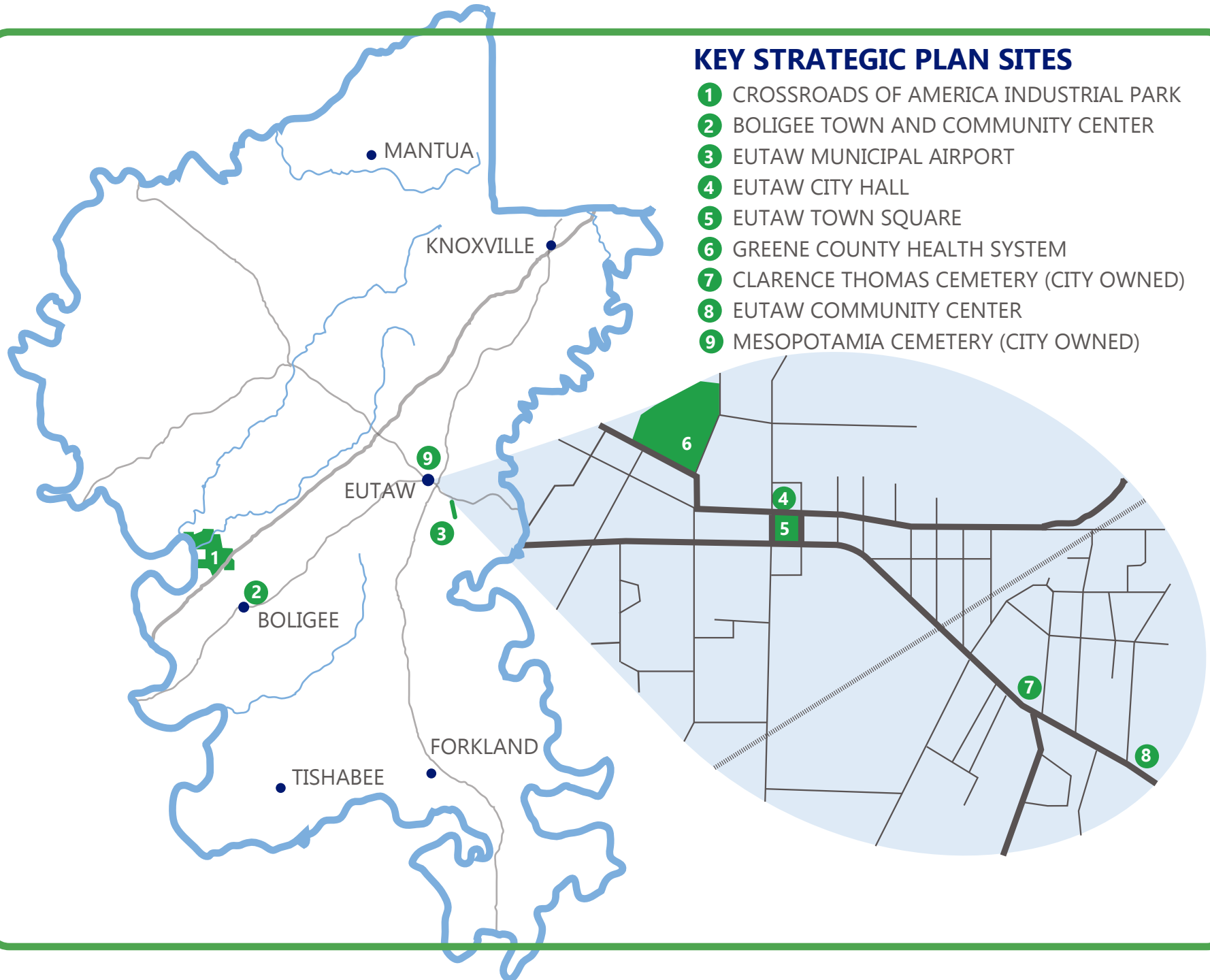
The survey asked residents to rank 10 factors, with 1 being the strongest asset Greene County has and 10 being the biggest challenge the community faces. The graphic below shows that what some consider an asset other consider a challenge. For example, though the cost of living was considered the top asset by over 25% of people, 4% considered it more of a challenge than an asset.

The survey also asked residents to describe the areas' strengths and weaknesses. The most commonly listed strengths are that the area is rural but proximate to resources, Greene County's history, community involvement, the low cost of housing, and the revenue the Cities receive from casinos and the Love's Truck Stop. The most commonly listed challenges are the lack of local jobs (particularly high-wage jobs), concerns with the capacity of leadership, concerns related to the management of the same revenue streams listed as strengths, and a declining school system.



KEY STRATEGIC PLAN SITES

- 1 CROSSROADS OF AMERICA INDUSTRIAL PARK
- 2 BOLIGEE TOWN AND COMMUNITY CENTER
- 3 EUTAW MUNICIPAL AIRPORT
- 4 EUTAW CITY HALL
- 5 EUTAW TOWN SQUARE
- 6 GREENE COUNTY HEALTH SYSTEM
- 7 CLARENCE THOMAS CEMETERY (CITY OWNED)
- 8 EUTAW COMMUNITY CENTER
- 9 MESOPOTAMIA CEMETERY (CITY OWNED)



GOALS

Meetings with Eutaw and Boligee leadership, community input through the survey described on the previous pages, and data driven research led to identification of four strategic priorities. These priorities are shown at right, and detailed on subsequent pages, including actionable next steps, to move through planning stages and into implementation of projects.

Though individual strategies for realizing these goals were developed, the goals overlap, with each positioned to feed into a positive cycle of growth and prosperity. Notably, all four goals reflect an overarching theme that was clear through the planning process: Greene County residents are rich in social capital and proud of their hometowns, but are challenged by the county's deeply rural location that has made it difficult to attract and retain residents. Secondly, residents shared a need and desire for coalition building. Many residents are engaged and leading efforts that are beneficial to Greene County, but the work of all would be amplified by removing silos and working collaboratively.

Finally, though these strategic goals have been identified as top priorities for Eutaw and Boligee, community members identified numerous other areas of focus that are also in need of attention. These include access to healthy food, increased access to health care and health education (both physical and mental), additional job creation and preservation, resilient development (including storm shelters, multi-scale green energy opportunities, public transportation and green jobs), expanded access to the internet, investment in natural resources and development of related amenities, and provision of a variety of educational opportunities for all ages.

**CELEBRATE CULTURE,
ART, AND THE HERITAGE OF THE
EUTAW AND BOLIGEE AREA.**

**STEM OUTMIGRATION
THROUGH A RANGE OF HOUSING
AND HOUSING-RELATED
EMPLOYMENT INITIATIVES.**

**CATALYZE JOB GROWTH
IN THE INDUSTRIAL PARK AND
BEYOND.**

**INVEST IN EXISTING
ASSETS IN THE AREA INCLUDING
INFRASTRUCTURE, BUILDINGS,
AND NATURAL RESOURCES.**



Black Belt Folk Roots Festival
Photo credit: Encyclopedia of Alabama. <https://encyclopediaofalabama.org/media/black-belt-roots-festival/>

ARTS, CULTURE AND HERITAGE

Population decline triggers a series of negative economic cycles, such as a decrease in demand for local goods and services, a loss of jobs, and a diminished labor force. Economic strategies to attract and retain jobs will be shared later in this plan, but as a pre-requisite to these activities, investing in community well-being through arts, culture, and heritage is needed to attract and retain residents.

A strong sense of community identity and significant community participation exist in Greene County. More than 75% of Greene County community survey respondents said they attend events at the square in Eutaw, and all indicated that more events are desired. Specific to the Black Belt Folk Roots Festival, nearly 30% of respondents said they never miss the event, 25% had attended many times, and 26% had attended a few times. More broadly, nearly 86% of residents said they are involved in community and/or religious organizations.

Development of funding and other resources to invest in the people, events, and places that make Greene County unique are needed to grow the population, and lay the groundwork for economic growth.

Examples of events primed for this type of investment include the Black Belt Folk Roots Festival (celebrating its 50th anniversary in 2025) and annual Boligee Day. Sites that residents said should be highlighted include the Eutaw downtown square, watershed Civil Rights movement sites, the former Miles College, and the many historic churches in the area.

ONGOING ACTIVITIES

The following activities are underway in pursuit of this strategy.

- Funding applications are being prepared to expand and celebrate the 50th Black Belt Folk Roots Festival in 2025
- Ongoing investment in the historic downtown square.
- New virtual healthcare and senior citizen activities are taking place at the Boligee Town and Community Center (formerly Paramount High School)

FUTURE ACTIVITIES

- City of Eutaw Community Center development
- A group of leaders are attending an October 2024 NeighborWorks America Community Leadership Institute, which will include a small amount of funding for a project that the group will determine collaboratively

FUNDING SOURCES

The National Endowment for the Arts (NEA) Our Town grant, Challenge America, and Grants for Arts Projects programs could all support the Black Belt Folk Roots Festival or other arts-based programs in Greene County. Similarly, the National Endowment for the Humanities Cultural and Community Resilience grant supports collecting and preserving cultural resources.

USDA Rural Development's Community Facilities Direct Loan and Grant program supports rural municipalities to "purchase, construct, and/or improve essential community facilities" such as community centers, town halls, and educational facilities including museums.

The African American Cultural Heritage Action Fund provides grants that can span physical spaces, programming, and capacity building. Eligible applicants may seek funding to, "advance place-based cultural heritage preservation projects for historic places representing African American cultural heritage."

**THE ECONOMIC
IMPACT OF HOME
CONSTRUCTION
IN A LOCAL AREA**

**RESIDENTIAL
CONSTRUCTION**
NEW AND REHABILITATION

**SHORT-TERM
ECONOMIC GROWTH**
JOBS, WAGES, PERMITS, AND FEES
THAT RESULT DIRECTLY FROM
RESIDENTIAL CONSTRUCTION

**INCREASED CONSUMER
SPENDING**
SHORT-TERM INCOME EARNERS
SPEND MONEY LOCALLY

**NEW HOMEOWNER
SPENDING**
AS MUCH AS 60% OF GOODS
AND SERVICES NEEDED BY NEW
OCCUPANTS ARE SPENT LOCALLY.

**LONG-TERM
ECONOMIC GROWTH**
LOCAL RESIDENTS ARE RETAINED IN
THE HOUSING, OR NEW RESIDENTS
ARE ATTRACTED. LOCAL REAL ESTATE
TAXES INCREASE AND THE RIPPLE
EFFECT POSITIONS THE COMMUNITY
FOR MORE NEW HOUSING.

STEM OUT-MIGRATION THROUGH HOUSING

Investing in Greene County's housing stock is a strategy that bridges population maintenance and economic development goals. Without safe, healthy, and affordable places to live, residents are likely to relocate. Simultaneously, investing in the existing housing stock (through renovation, energy efficiency, and other improvements) and building new homes bolsters the local economy.

Analysis of the direct and indirect outcomes of housing development vary widely, but conservative estimates find that for every \$1M invested in new home construction, 10-15 jobs are created. For every \$1M invested in home preservation, 8-12 jobs are created. Indirect impact, the dollars generated by a housing project that are not the housing investment itself, range from 1.78 - 2.05, representing nearly double the economic value to the community of the construction budget.²⁰

Census data and the survey circulated among Greene County residents confirm that the need to respond to existing vacant and/or dilapidated housing as a top priority. Nearly 20% of the homes in the county are currently vacant.

Preserving the existing housing stock while developing both affordable and market rate housing will position Greene County for economic activity that is sustained beyond the period of construction by a growing population.

²⁰ The Effects of Housing on the Local Economy <http://www.housingvirginia.org/wp-content/uploads/2016/02/WhitePaperFinal.pdf> and Jobs Created by New Construction and Preservation https://www.novoco.com/public-media/documents/florida_white_paper_final_job_creation_030211.pdf

ONGOING ACTIVITIES

- The City of Eutaw, in partnership with a number of stakeholders, is developing a proposal to build 14 new affordable single-family homes in the city, relying on a range of funding sources.
- WMA Group, led by Marilyn Armstead, has secured funding for home repairs for low-wealth households and is pursuing growth opportunities.
- Community Service Programs of West Alabama manages the Weatherization Assistance Program, which provides energy audits and improvement grants for existing homes.

FUTURE ACTIVITIES

- Provide small business and educational support to local contractors and subcontractors to increase local contractor capacity.
- Connect local individuals with job training opportunities related to grant funding sources, including but not limited to green housing improvements.
- Scale up a local home repair grant program.

FUNDING SOURCES

Project details for a new housing opportunity in Greene County are detailed on the following page. This project demonstrates the challenges inherent in developing housing for low-wealth households within the rural context.

Additional housing grants and programs, including federal funding opportunities to improve the health and energy efficiency of homes, are detailed in the Funding Sources section.

NEW WORKFORCE HOUSING DEVELOPMENT

PROJECT DESCRIPTION

Marilyn Armstead of WMA Group is partnering with the City of Eutaw, County Commissioners, and local non-profits in an effort to develop 14-15 new homes in Eutaw. The goal will be to create homeownership opportunities for first-time buyers and offer mortgages that are affordable to lower-income earners.

A USDA RHS Site grant for nearly \$2M is in progress, which would provide funding for development of water, sewer, and other basic infrastructure at the site. Grading and drainage of the 5 acre site would also be addressed through the grant.

Armstead shares that stemming the tide of outmigration is a primary motivating factor for the project. "The first thing we have to do is make sure people can stay here, and stop the



Example affordable home. Photo credit <https://habitatnashville.org/home-features/>

WHAT IS AFFORDABLE TO BUY?

- THE TERMS *AFFORDABLE HOUSING* AND *WORKFORCE HOUSING* ARE OFTEN MISUNDERSTOOD. BOTH TERMS TYPICALLY REFER TO HOUSING THAT COSTS A HOUSEHOLD EARNING AT OR BELOW 80% OF THE AREA MEDIAN INCOME, 30% OR LESS OF THEIR INCOME. IN GREENE COUNTY, IN 2024, THE HIGHEST INCOME HOUSEHOLDS CAN EARN ANNUALLY AND BE ELIGIBLE FOR MOST STATE AND FEDERAL AFFORDABLE HOUSING PROGRAMS ARE:

1 PERSON	\$37,050
2 PERSON	\$42,350
3 PERSON	\$47,650

- AN EXAMPLE 3-PERSON HOUSEHOLD WITH ANNUAL INCOME OF \$45,000 SHOULD PAY NO MORE THAN \$1,150 MONTHLY FOR HOUSING, OR THEY ARE CONSIDERED "HOUSING COST BURDENED"
- UTILIZING A LOW-INTEREST LOAN, SUCH AS A USDA 502, THE PAYMENT ON A \$175,000 MORTGAGE (INCLUDING INTEREST, TAXES, AND INSURANCE) IN GREENE COUNTY FITS THIS HOUSEHOLD'S BUDGET.

$$\$46,000 \times 30\% = \$13,800 / 12 \text{ MO} = \$1,150$$

TAXES	\$100.00
INSURANCE	\$230.00
MORTGAGE (PRINCIPAL & INTEREST)	\$816.85
TOTAL MONTHLY PAYMENT	\$1,146.85

declining number of residents.” Securing funding for the project is a hurdle, but Armstead is confident that the local buy-in will make the new housing possible.

PROJECT FINANCING

The cost of building new homes includes a number of expenses beyond construction materials and labor. Land acquisition, site development, architecture & engineering, financing costs (such as interest), project management, permits, and legal fees also contribute to the cost of developing housing. Grants, such as USDA RHS funding, are essential. Without them, site development alone would utilize 84% of the homeowners’ budget in the example shown on this page. Housing and construction costs that have far outpaced wage increases in recent decades are a primary driver of the financial challenges associated with developing new affordable homes.

ALTERNATIVES TO NEW CONSTRUCTION

Simultaneous with building new homes, home repair programs are necessary to a healthy housing ecosystem. Home renovations programs benefit individual and community health, are typically a small percentage of the cost per unit of new home construction, and utilize infrastructure and lots that have already been developed. The National Center for Healthy Housing is one of many organizations that has developed a guide to provide insights on how to establish and manage a local home repair program.²¹ Programs described in the Funding Sources section, such as HOME and CDBG, offer funding to programs that repair the homes of low-income owner-occupants, and to those that renovate existing homes and sell them to new owners.

²¹ Establishing and Running a Local Home Repair Program. <https://nchh.org/resource-library/establishing-and-running-a-local-home-repair-program.pdf>

WHAT IS AFFORDABLE TO BUILD?

- UTILIZING A CONSTRUCTION COST OF \$178 PER SQUARE FOOT, A 1,200 SQUARE FOOT HOUSE IS THE LARGEST THAT COULD BE BUILT FOR THE EXAMPLE HOUSEHOLD.
- EVEN WITH MANY PROJECT COSTS DONATED OR COVERED BY GRANTS, ADDITIONAL FUNDING WILL BE REQUIRED TO MEET AFFORDABILITY GOALS:

LAND ACQUISITION	\$0.00
SITE DEVELOPMENT	\$0.00
ARCHITECTURE & ENGINEERING	\$50,000
CONSTRUCTION (\$178/SF)	\$3,000,000
FINANCING FEES	\$120,000
MANAGEMENT & OVERHEAD	\$60,000
TOTAL PROJECT COST	\$3,230,000
COST PER HOME (14)	\$231,000
TARGET PRICE PER HOME	\$175,000
ADDITIONAL SUBSIDY NEEDED PER HOME	\$56,000

- EXAMPLES OF FUNDING THAT COULD FILL THIS GAP:

AL HOUSING FINANCE AGENCY’S FIRST STEP	\$10,000
FHLB ATLANTA’S AHP	\$15,000
REMAINING FUNDING GAP PER HOME	\$31,000

INDUSTRIAL PARK AND BEYOND

Approximately one-third of Greene County residents commute outside of the county for work. Developing job opportunities to allow outbound commuters to work within Greene County and to attract new residents would sustainably grow the local economy. The Greene County Industrial Development Authority (GCIDA), which owns and manages Crossroads of American Port and Park in Boligee, is tasked with achieving this goal. In early 2024 GCIDA commissioned a masterplan update to understand growth limitations and opportunities. The plan summarizes the existing conditions at the industrial park and two pathways for growth: expanding the park footprint and expanding GCIDA services. Park expansion is complex due to the prevalence of wetlands in the area, but three industry opportunities to bring jobs and economic growth through a wider definition of GCIDA's role were analyzed.

- 1) The study found that local conditions would support a hotel with approximately 45 rooms and a nightly rate of \$105-\$130.**
- 2) Based on traffic counts, in addition to the Love's Travel Stop, the area would support a second travel stop at one of the available exits.**
- 3) The timber reserves within a 75-mile radius and the Crossroads of America transportation infrastructure are ideal conditions for a "wood-using facility".**

In order to implement any of these plans, GCIDA will need development partners and community buy-in. Wood-based economic development, both new businesses and existing dowel-maker Eutaw Hardwood Dimension Co., would benefit from workforce development funding and partnership with Alabama Industrial Development Training (AIDT), Wallace

Community College, or similar institutions to expand the local labor pool. In addition to industry scale initiatives, investment in small businesses and entrepreneurs is essential to a thriving community. An example of a rural South Dakota non-profit that has leveraged millions of dollars in a similar context is detailed on pages 20-21.

Simultaneous with the initiatives recently identified for and around the industrial park, GCIDA leadership are continuing a years-long effort to secure funding that would bring natural gas service to the park. Though Crossroads of America Port and Park boasts numerous transportation and service amenities, the lack of natural gas markedly narrows the pipeline of businesses who will consider locating in Boligee.

RECENT STUDY

In 2023, GCIDA commissioned a study of Greene County's retail development opportunities. The study found that, similar to the commuter data shared previously, many local dollars are leaving Greene County because of a lack of retail supply. According to the study, "The Trade Area Draw is defined by a Retail Sales Leakage of almost \$30M." A graphic on the next page shows that gas stations are the only retail industry for which local demand is met by establishments within Greene County.

Four sites in Greene County were identified by the study with retail development potential. These sites "match a good mix of retailers, restaurants and service providers meeting the needs of local consumers as well as those traveling on the Interstate." All of the sites identified are adjacent to Interstate 20 which boasts a traffic count of over 26,000 average vehicles per day.²²

²² GCIDA. <https://www.gcida.com/>



Local leaders meet with Delta Regional Authority in August 2024
Photo credit: Emily Roush-Elliott of Delta DB

ONGOING ACTIVITIES

- The Renewal of Alabama Growing Alabama program has allocated \$1.31M for site work and public infrastructure at Crossroads of America Industrial Park.²³ This is one of numerous funding opportunities poised for investment in the industrial park.
- Securing funding to bring natural gas to the Crossroads of America Port and Park is an ongoing GCIDA and job creation priority.

²³ Growing Alabama Funds Heading to 7 Communities for Site Development. <https://www.madeinalabama.com/2024/07/growing-alabama-funds-heading-to-7-communities-for-site-development/>

FUTURE ACTIVITIES

- Develop workforce training for wood-based industry
- Recruit hotel and retail establishments utilizing the information presented in recently completed hotel and retail opportunity studies.

FUNDING SOURCES

Both new and existing businesses could grow with the help of Economic Development Assistance Programs (EDAP), the Growing Alabama Tax Credit, and numerous USDA grants detailed in the Funding Sources section.

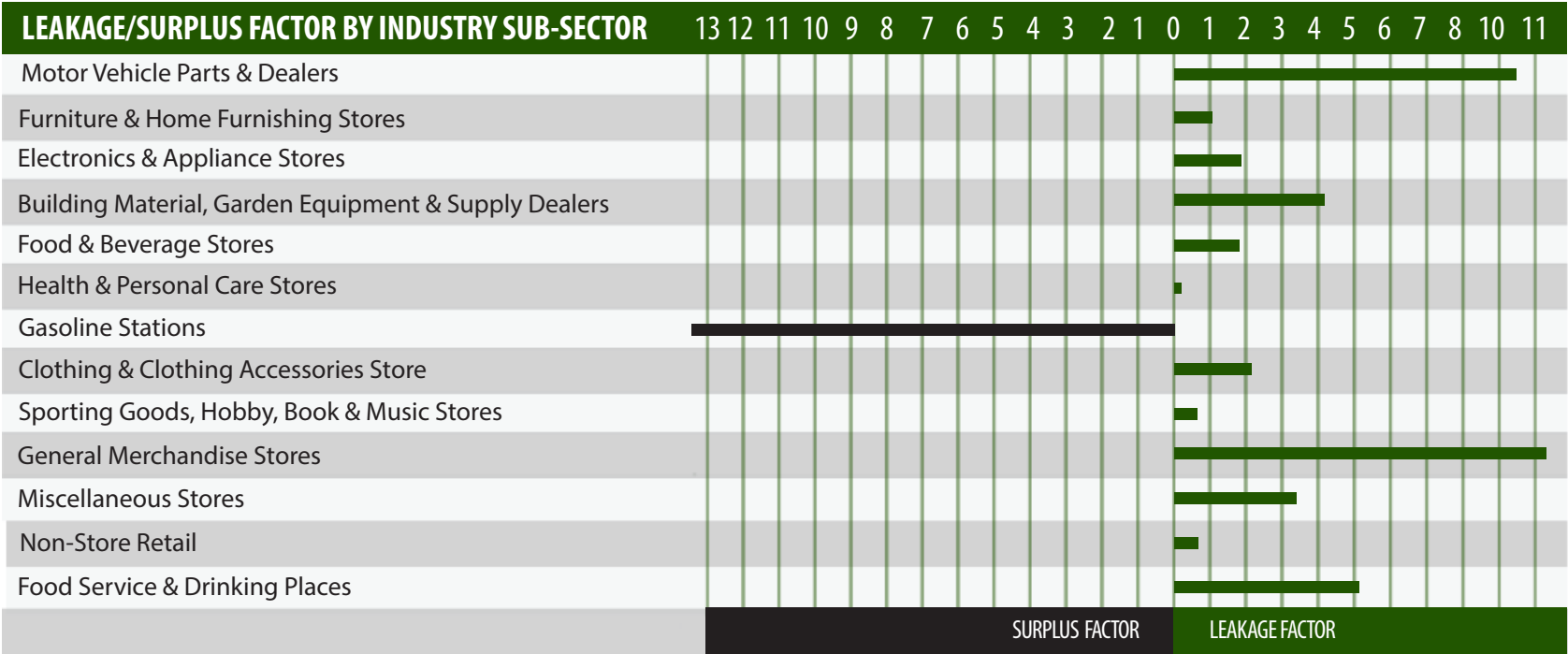


Image credit: A table from the 2023 Greene County Retail Development Opportunities report. <https://www.gcida.com/wp-content/uploads/2023/02/Green-County-Retail-Flyer-Final.pdf>

FOUR BANDS COMMUNITY FUND, INC.

Greene County and Four Bands' service area share many challenges and opportunities. Through this model of a Community Development Financial Institution (CDFI) offering holistic services, Four Bands demonstrates that support of individuals and small businesses does not equate to small impacts. In Greene County, similar organizations to Four Bands have long existed. The Federation of Greene County Employees Federal Credit Union was established in 1975 and under the leadership of Carol Zippert has grown from \$25,000 in assets to over \$1.4M in 2017. In nearby Epes, the Rural Training and Research Center of the Federation of Southern Cooperatives/Land Assistance Fund is, "a 57-year-old regional cooperative and rural economic development organization serving a membership of Black farmers, landowners, cooperatives, and other low-income rural people in the South with coop development, land retention, and advocacy."²⁴ The existence of these organizations in a rural area is a rare asset. Supporting the growth of organizations like these paves the pathway to a thriving community.

Since 2000, Four Bands Community Fund has been working to improve the economic landscape and the quality of life for residents on the Cheyenne River Indian Reservation and, more recently, throughout the state of South Dakota. Self-sufficiency, wise resource management, and a spirit of entrepreneurship have always been traditional Lakota values. Four Bands offers a range of products and services to help Native American people and communities grow these values and adapt them to today's modern economy.

As a nonprofit organization and certified Native community development financial institution (CDFI), Four Bands continuously strives to achieve our mission of creating economic opportunity by helping people build strong and sustainable small businesses and increase their financial capability. Our hope is that by investing in our people and serving as an access point to financial resources we will break the cycle of poverty.

Once embracing traditional Native values of self-sufficiency and entrepreneurship while freely roaming the Great Plains, Native Americans in South Dakota are now and have long been dependent on government programs, suffering from poverty and unemployment for generations....Four Bands' strategy to achieve our mission has been an entrepreneurship development approach that empowers individuals to create their own jobs by starting small private sector businesses.

Four Bands' expertise lies in our core program areas:

Lending Products

Our range of loan products fit the needs of artisans, small business owners, and those looking to build personal assets. Our business loans provide up to \$250,000 of capital that can be used for equipment and inventory purchases, working capital, acquisition of land or buildings, construction of buildings, and/or leasehold improvements for a commercial space. In addition, we offer a Credit Builder Loan that is often times the first step for aspiring entrepreneurs as it enables them to build a positive credit history by paying off or consolidating debt.

Business Development & Asset Building Services

Four Bands offers training and customized individual assistance to help aspiring entrepreneurs and those seeking to build assets become loan ready through increased financial knowledge.

Our Business Development Services include:

- *CREATE (Cheyenne River Entrepreneurial Assistance Training and Education)*
- *Business Success Coaching*
- *Talking Circles – workshops offered periodically about issues to help businesses improve their bottom line and increase their business skills.*
- *Business Bundles – strategic financial investments placed into businesses that may fund marketing activities, financial management training and assistance, technology upgrades, or other operating cash flow needs.*

Our Asset Building Services include:

- *Financial Literacy*
- *Matched Savings Program – also known as the Individual Development Account (IDA) Program*
- *Free Tax Preparation*

Youth Program

Wicoicage Sakowin kin un Wicakagapi (Building for the Seventh Generation) is a program that builds long-term employment and life skills of youth. A major component of the youth program is Four Bands' Youth Entrepreneur Internships that give high school students the chance to receive hands-on work experience, learn valuable skills, establish a regular pattern of saving, and purchase long-term assets. Youth Entrepreneur Interns contribute half of their earnings to a matched savings

account and can use their savings for higher education or starting a business.

Green Cheyenne River

Four Bands designed Green Cheyenne River to help reduce energy costs for residents and businesses while practicing the traditional Lakota value of waohola (respect). Green Cheyenne River provides loans and training for businesses and consumers who have a desire to protect resources so future generations may utilize what our land has to offer. The Green Consumer Loan offers up to \$10,000 for individuals to make energy efficiency improvements, upgrade technology, or purchase energy efficient appliances for your home. The Green Business Micro Loan is for the environmentally savvy entrepreneur who wants to adopt environmentally friendly practices in order to improve business sustainability.²⁵

The impacts of Four Bands over 20 years of work was summarized in their 2021 annually report. The organization:

- ***Provided 10,820 customers with technical assistance.***
- ***Supported hundreds of individuals in various stages of business development and asset building through the deployment of 1,549 loans totaling \$21,111,602.***
- ***Approved 926 credit builder loans so that recipients could achieve an average credit score increase of 85 points within one year.***
- ***Created or retained 942 jobs.***
- ***Graduated 524 individuals from business training courses.***
- ***Increased financial literacy of 917 individuals.²⁶***

²⁵ Four Bands Case Statement. [https://www.cdfifund.gov/sites/cdfi/files/documents/\(26\)-native-example-of-case-statement-by-four-bands.pdf](https://www.cdfifund.gov/sites/cdfi/files/documents/(26)-native-example-of-case-statement-by-four-bands.pdf)

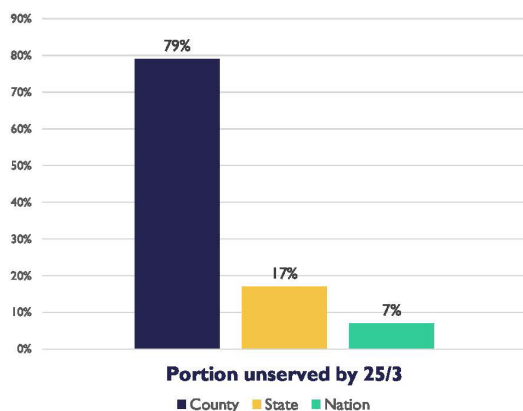
²⁶ Four Bands 2021 Annual Report. <https://fourbands.org/shop/>

Summary of findings

Greene County lags behind the Alabama and national averages for broadband availability and adoption.

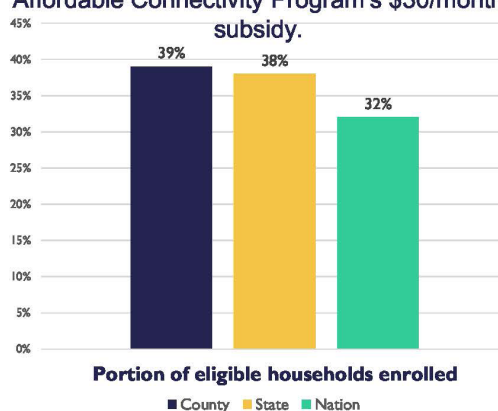
Availability

The County significantly lags behind the state and the nation in availability, with more households unserved by broadband.



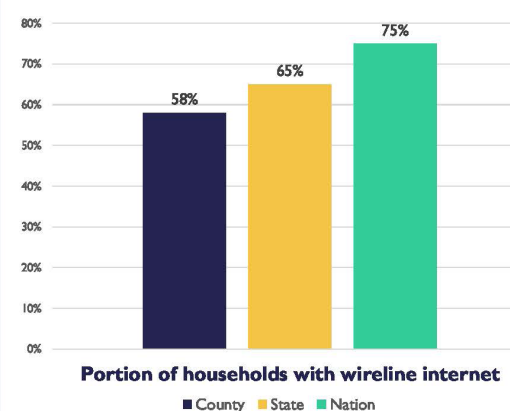
Federal Subsidy Use

The County is ahead of Alabama and the national average for percentage of eligible households that participate in the federal Affordable Connectivity Program's \$30/month subsidy.



Broadband Adoption

The County's region lags behind the state and the rest of the U.S. on percentage of households with wireline internet service.



INVEST IN EXISTING INFRASTRUCTURE

Community scale infrastructure is in need of attention in towns throughout the United States, and Eutaw and Boligee are no exception. Residents reported, and the Mayor of each community confirmed, that despite the Cities securing ARPA and other recent road repair funds, many roads in residential areas remain in need of major repairs. Looking to Eutaw and Boligee's sewer and water systems, significant funding has been secured in recent years precipitating consolidation of the two town's systems. A 2022 award of \$5.6M from the Alabama Department of Environmental Management (ADEM) began the process by upgrading the lagoon and the lift stations, and improving water pressure. This work is ongoing at the time of this writing.²⁷

Another broad reaching infrastructure need in Eutaw and Boligee is high-speed internet. In early 2024, a \$1.9M grant to Spectrum was announced that is anticipated to "bring gigabit high-speed internet access to nearly 1,000 homes and small businesses in Greene County"²⁸, a much needed resource to the 79% of Greene County households without broadband access as of August of 2023 (graphic at left). Each of these three examples demonstrate that even in the wake of unprecedented funding following the COVID-19 pandemic, small towns remain in need of state and federal funding to stabilize and manage community scale infrastructure.

Beyond infrastructure systems, community facilities in both Eutaw and Boligee are in need of investment.

Wheelchair accessibility improvements are needed at Eutaw City Hall, runway paving is one of many steps residents hope to see take place at the Eutaw Municipal Airport (detailed on the next page), the Boligee Town and Community Center has been stabilized, but additional improvements and programming are needed, and documentation and digitization of the two cemeteries managed by the City of Eutaw are needed.

A challenge associated with each of these facilities is that most are not income producing and the maintenance budget must be drawn from municipal general funds or grants. City of Eutaw Financial Advisor Ralph Liverman shared at a recent Council meeting that, "the City does not earn enough revenue from its properties, specifically the Robert H. Young Community Center (formerly the Carver School) to justify keeping the facility open." Despite this, local leaderships' commitment to social infrastructure was not swayed: "The Mayor and the Council feel that the community programs, recreation, and education justify keeping the Center open."²⁹

FUNDING SOURCES

ADECA administered programs including the Land and Water Conservation Fund and Community Development Block Grants are available for improving facilities, including ADA upgrades. The Trust for Civic Life seeks to award grants to new and emerging organizations to create shared visions and take action around that vision.

²⁷ Greene County Cities Receive Much-Needed Grant to Make Sewer, Water Upgrades. <https://www.wbrc.com/2022/12/07/greene-county-cities-receive-much-needed-grant-make-sewer-water-upgrades/>

²⁸ Spectrum Awarded Grant for Greene County. <https://corporate.charter.com/newsroom/spectrum-awarded-state-broadband-grant-for-greene-county-alabama>

²⁹ Eutaw City Council Approves Engineering Contract for Resurfacing West End Avenue. <https://greencodemocrat.com/2024/04/29/eutaw-city-council-approves-engineering-contract-for-resurfacing-west-end-avenue/>

EUTAW MUNICIPAL AIRPORT

The Eutaw Municipal Airport (FAA location identifier 3A7) is owned by the City of Eutaw and is located a few miles from the City's central business district. The airport was built in 1940, and covers approximately 48 acres. The single runway is 3,600 feet long and 80 feet wide.³⁰

According to Greene County Democrat coverage of the March 2022 City Council meeting, "The Eutaw airport was closed in 2018 based on an inspection report by the ALDOT Aeronautics Bureau that found it was not suitable for operations. The Airport Authority received a quote from a company in 2020 for engineering, paving and painting of \$665,923 to restore the runway and allow the airport to be licensed as operational. In 2021, the Eutaw Airport Authority received a \$499,000 grant to resurface the airport, if it could raise the 20% matching funds requirement."³¹ Some matching funds were secured, but asphalt pricing rose steeply in 2020, creating a mismatch between the funds secured and the total needed to complete the project. In 2024, local leaders are prioritizing finding matching funds to implement the runway improvements, as well as additional upgrades to the airport. GCIDA Director Phyllis Branch Belcher envisions a self-sustaining facility that has a ripple effect of positive impacts on the local economy.

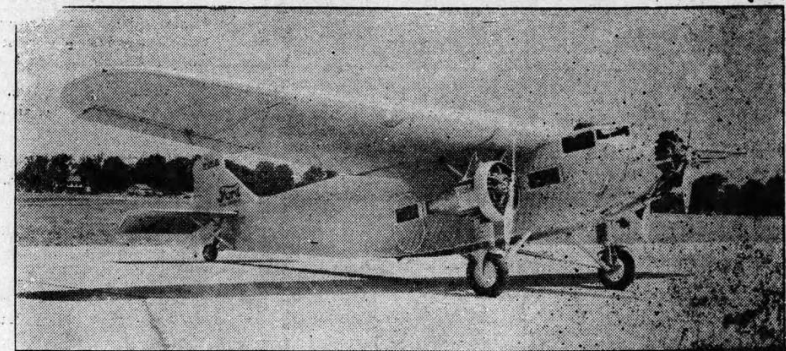
Financially, the project has strong potential to be self-sustaining. The FAA would be obligated to pay for 95% of additional repair costs to maintain the airport once it is

30 FAA Aeronautical Information Services. <https://nfdc.faa.gov/nfdcApps/services/ajv5/airportDisplay.jsp?airportId=3A7>

31 Greene County Democrat. <https://greenecodemocrat.com/tag/billy-minges-on-the-eutaw-airport-authority/#:~:text=The%20Council%20heard%20a%20report%20from%20Billy,found%20it%20was%20not%20suitable%20for%20operations.>

FLY FOR 25c.

In A Giant
Ford Tri-Motored Liner
FRIDAY ONLY, NOVEMBER 16, 1934
EUTAW AIRPORT



The above is the famous TRI-MOTORED TRANSPORT PLANE that will be here Friday Only, So that Greene County residents may enjoy the thrills of an airplane ride over the city for a small sum. This giant all-metal plane has a wing spread of 74 feet and a carrying capacity of 12 passengers and a crew of two. It is powered by three of the famous Wright Whirlwind motors and cost \$50,000.

SCHEDULE OF RATES FRIDAY

11:00 A. M. TO 12:00 NOON	25c
12:00 NOON TO 1:00 P. M.	35c
1:00 P. M. TO 2:00 P. M.	40c
2:00 P. M. TILL DARK	50c

You do not get any of the nasty dizzy sensations like looking over the top of a building into the street, because there are no lines of perspective drawing you to the ground. People who ordinarily cannot stand on top of a step ladder without getting dizzy can enjoy an airplane ride.

There is no sensation of speed, as you have nothing to gauge your speed by. Therefore a hundred miles an hour speed seems to be about 15 miles per hour. Remember Physicians have agreed that youngsters of any age may be carried without harm.



GREENE COUNTY HEALTH SYSTEM

operational. Additionally, local airplane owners are in need of hangar space to rent as the nearby Tuscaloosa airport's small airplane hangar space has been reduced. Eutaw's Mayor Johnson is supportive of investment in both the airport and the Greenwood County Health System stating in a recent meeting, "When businesses come to locate in a city, they ask if there is a hospital, airport, schools and other facilities."

Dr. Marcia Pugh, CEO of the Greene County Health System (GCHS), oversees the Greene County Hospital, Physician's Clinic, and Nursing Home that provide essential care to residents of Greene and surrounding counties. The hospital opened a refurbished emergency room in 2019. GCHS also offers a detoxification program. In addition to the essential service of providing rural health care to thousands of households, GCHS employees between 120 and 130 individuals.

Among the challenges faced by GCHS, Dr. Pugh names funding shortfalls as a primary concern. Though ongoing income streams have put GCHS in a better position than many rural hospitals, Dr. Pugh's team is seeking innovative ways to fill funding gaps. At right, examples of energy cost savings through building improvements are shown. Programs to make those improvements possible are listed in the Funding Sources section.

Attracting staff is another difficulty faced by GCHS. With limited staff, leadership has little time to devote to pursuing and managing grants. Despite these challenges, Dr. Pugh celebrates her team, "Our biggest resource is our human resources."

Photo at left: An 11/16/34 advertisement for airplane rides at Eutaw Airport. Photo credit: Lee Corbin. http://www.airfields-freeman.com/AL/Airfields_AL_NW.htm#eutaw

ENERGY COST SAVING OPPORTUNITIES

1) AUTOMATE

An automated energy-management system, such as a variable-frequency drive, conserves energy while maintaining required temperatures in each room. Motion sensors or timers in infrequently used areas reduce lighting costs.

2) UPGRADE HVAC EQUIPMENT

Outdated heating and cooling systems can be major drivers of energy use. Though expensive, replacing inefficient or poorly sized HVAC equipment can provide a relatively short return on investment. A co-generation system, which converts heat that results from power generation to provide climate control, is one example of a high-efficiency HVAC system.

3) REPLACE LIGHT BULBS

Changing light fixtures and light bulbs to LED is a relatively low-cost upgrade that can result in immediate savings.

4) CONSIDER RENEWABLE ENERGY SOURCES

Renewable energy sources such as solar, though large upfront investments, position a facility to reduce energy costs significantly for decades to come.

5) BUILDING ENVELOPE

Studies suggest that more than 50% of energy costs are a result of energy escaping through leaky building envelopes. Insulating and weather-sealing the building envelope could save thousands of dollars monthly.

6) HIRE A COMMISSIONING CONSULTANT

A building commissioner, individually or in partnership with an energy auditor, will evaluate a wide range of systems, equipment, and existing conditions to make additional recommendations beyond those provided here.



The current Eutaw Area Chamber of Commerce office houses historic foster care records.
Photo credit: Michelle Stadelman of Delta DB

FUNDING SOURCES

CELEBRATE CULTURE, ART, AND THE HERITAGE OF THE EUTAW AND BOLIGEE AREA

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Our Town Grant	National Endowment for the Arts	Project-based placemaking grants strengthen communities through the arts.	\$25,000-\$150,000
Challenge America	National Endowment for the Arts	Challenge America offers support primarily to small organizations for projects that extend the reach of the arts to underserved groups/communities.	\$10,000
Grants for Arts Projects	National Endowment for the Arts	Expansive funding for a variety of artistic disciplines to strengthen the nation's arts and cultural ecosystem.	\$10,000-\$100,000
African American Cultural Heritage Action Fund	National Trust for Historic Preservation	The Action Fund awards grants to advance place-based cultural heritage preservation projects for historic places representing African American cultural heritage.	\$50,000-\$150,000
Community Facilities Direct Loan & Grant Program	US Department of Agriculture	Grants or loans provide funding to develop and maintain essential community facilities in rural areas. Examples of eligible uses include public facilities, community centers, and museums.	Up to 75% of the project

STEM OUTMIGRATION THROUGH HOUSING & HOUSING-RELATED EMPLOYMENT INITIATIVES

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Low-Income Housing Tax Credits	Alabama Housing Finance Authority	Federal income tax credits are allocated through a competitive funding cycle, driving new and rehabilitated affordable housing development.	Variable
HOME Investment Partnership	Alabama Housing Finance Authority	HOME funds are combined with housing tax credits to reach additional low-wealth households.	Variable
First Step	Alabama Housing Finance Authority	Down-payment assistance	up to \$10,000
Step Up	Alabama Housing Finance Authority	30-year fixed interest rate and down-payment assistance option	Variable
AHP General Fund	Federal Home Loan Bank of Atlanta	A flexible source of funding designed to support development of affordable owner-occupied and rental housing for very low- to moderate-income families and individuals.	
Community Partners	Federal Home Loan Bank of Atlanta	Down-payment and closing-cost funding	Up to \$15,000 per household

FUNDING SOURCES CONTINUED

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Community Rebuild and Restore	Federal Home Loan Bank of Atlanta	Funds for the rehabilitation of an existing owner-occupied home located in "Major Disaster Declaration" or "Emergency Declaration" disaster areas as designated by FEMA.	Up to \$10,000 per household
First-Time Homebuyer Product	Federal Home Loan Bank of Atlanta	Down-payment assistance	Up to \$12,500 per household
Housing Preservation Grant	Rural Development, US Department of Agriculture	Provides grants to sponsoring organizations for the repair or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.	Variable
Community Development Block Grant Competitive Fund	Alabama Department of Economic and Community Affairs (ADECA)	CDBG Competitive Fund grants can be utilized for housing rehabilitation, among other allowable activities.	The Small City Fund has a ceiling of \$400,000
Rural Business Development Grants	Rural Development, US Department of Agriculture	Eligible RBDG activities include rural business incubators, entrepreneur training, and community economic development. A government entity, non-profit, or higher learning institution could seek funding to increase local construction industry capacity.	\$10,000-\$500,000
Small Business Development Center	SBDC at the University of West Alabama	The SBDC at UWA provides business advising and educational workshops and training programs to individuals looking to start or grow a small business.	Not applicable
Home Energy Rebates	Alabama Department of Economic and Community Affairs (ADECA)	Funding from the Inflation Reduction Act will make a wide range of electrification, weatherization, and energy efficiency improvements available to homeowners. The program is projected to be available in mid 2025.	Up to \$14,000 in rebates per household

CATALYZE JOB GROWTH IN THE INDUSTRIAL PARK AND BEYOND

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Public Works Program	Economic Development Administration (EDA)	Program funding assists with the design, engineering, and the construction of critical public infrastructure and other facilities that can include: water and sewer system improvements, research parks, multi-tenant manufacturing operations, business incubators and accelerator, and workforce training facilities.	\$100,000-\$30,000,000

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Economic Adjustment Assistance Program (EAA)	Economic Development Administration (EDA)	EAA supports construction and non-construction activities that can include: Infrastructure, design and engineering, technical assistance, recovery strategies, and capitalization of revolving loan funds.	\$100,000-\$30,000,000
Growing Alabama Tax Credit	Alabama Department of Commerce	Approved projects managed by Economic Development Organizations (EDO) can receive donations from taxpayers who will receive a tax credit equal to 100% of the donation.	Up to 50% of the state portion of the donor's tax liability.
Rural Business Development Grants	Rural Development, US Department of Agriculture	Eligible RBDG activities include rural business incubators, entrepreneur training, and community economic development. A government entity, non-profit, or higher learning institution could seek funding to increase local construction industry capacity.	\$10,000-\$500,000
Rural Cooperative Development Grants	Rural Development, US Department of Agriculture	These programs help individuals and businesses start, expand or improve rural cooperatives and other mutually-owned businesses through Cooperative Development Centers.	Up to \$200,000
Rural Microentrepreneur Assistance Program	Rural Development, US Department of Agriculture	Non-profits, tribal entities, and higher education institutions can apply for this funding to manage a revolving loan fund that supports businesses with 10 or fewer full-time employees.	Grants are capped at \$100,000 annually and debt is capped at \$2.5M
Impact Travel Fund	Tourism Cares for Tomorrow	Grant Funding supports community-tourism initiatives that are seeking: Capacity building and training to advance employ-ability in the hospitality and tourism industry, small business scaling, and support for non-profits seeking a tourism platform.	Typically \$10,000 - \$20,000

INVEST IN EXISTING ASSETS

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Education Trust Fund Grant	Alabama Historical Commission	Grants will be awarded to public or non-profit entities who own monuments that commemorate historical events and places, or operate sites in Alabama that reflect a historical education-based mission and concentrate on historical educational programming.	Up to \$75,000

FUNDING SOURCES CONTINUED

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
African American History	1772 Foundation	Grants are dedicated to projects that preserve and tell the stories of African American history, particularly those that are lesser-known or outside traditional historic preservation scopes. These grants are by invitation only.	Unlisted
Safety Grants	State Farm Insurance	Safety grants support improving roadway safety, home safety, disaster preparedness and disaster recovery.	Unlisted
Grants Program	Tombigbee Resource, Conservation, & Development	The program funds activities that accelerate the development, conservation and wise use of human, financial and natural resources in order to improve the standard of living within the 8 counties served.	\$5,000 - \$10,000
Four Grant Programs	The Daniel Foundation of Alabama	The foundation supports non-profits working across Alabama in 4 focus areas: arts, cultural and community assets; community needs; education and youth; and health initiatives.	Variable
Five Grant Programs	The Alabama Power Foundation	Alabama Power Foundation provides grants in 5 areas: Education, Civic and Community Development, Arts and Culture, Health and Human Services, and Environmental Stewardship grant programs	Variable
Community Development Block Grant Community Enhancement Fund	Alabama Department of Economic and Community Affairs (ADECA)	Typical funded activities include fire protection, senior citizen centers, community centers, Boys and Girls Clubs, and recreational facilities.	Up to \$400,000
States' Economic Development Assistance Program (SEDAP)	Delta Regional Authority (DRA)	Direct investments for basic public infrastructure, transportation infrastructure, business development with an emphasis on entrepreneurship, and workforce development.	\$50,000- \$500,000
Community Infrastructure Fund (CIF)	Delta Regional Authority (DRA)	Complements the SEDAP to support projects that address flood control, basic public infrastructure, and transportation infrastructure improvements.	\$500,000 - \$2,000,000
Health Programs	Delta Regional Authority (DRA)	DRA offers a wide range of technical assistance, waiver, and training programs to support the economic engine that is the health of Delta residents.	Varies

FUNDING OPPORTUNITY	FUNDER	SUMMARY	RANGE OF AWARDS
Workforce Programs	Delta Regional Authority (DRA)	DRA offers two workforce programs: that Delta Workforce Grant Program and Workforce Opportunity for Rural Communities	Varies
Rural Energy for America Program (REAP)	Rural Development, US Department of Agriculture	The program provides guaranteed loan financing and grant funding to agricultural producers and rural small businesses for renewable energy systems or to make energy efficiency improvements.	\$1,500 - \$1M
Civic Hub Grant	Trust for Public Life	Civic Hub grants are for organizations that play an important role in bringing people together across different communities and sectors to create shared vision, solutions and distribute resources.	\$250,000 - \$500,000
Civic Entrepreneur Grant	Trust for Public Life	Civic Entrepreneur grants are for individuals and small organizations leading experimental new programs that get their community actively participating in shaping a community vision, identifying challenges, and working together to solve them.	Up to \$25,000