



28 funding sources organized by type: state tax credits, federal grants and loans, local foundations, state and local programs, and private capital. Most of these are underused because people don't know they exist.

## STATE TAX CREDITS

### Agriculture Workforce Housing Tax Credit (AWHTC)

State income tax credit for costs to develop agriculture workforce housing in Oregon.

### Low-Income Housing Tax Credit (LIHTC)

Tax credits for developers acquiring and rehabilitating qualified low-income rental housing.

### Oregon Affordable Housing Tax Credit (OAHTC)

State income tax credit for affordable housing loans.

### Historic Preservation Tax Incentives

Tax credits for rehabilitating historic buildings on the National Register of Historic Places.

### Opportunity Zone Program

Tax incentives for investments in designated Opportunity Zones, including parts of Southern Oregon.

## FEDERAL GRANTS AND LOANS

### HOME Investment Partnerships Program

Federal grants for building, buying, and rehabilitating affordable housing.

### Housing Trust Fund (HTF)

Federal grants to states for producing and preserving affordable housing for low-income households.

### USDA Rural Development Programs

Loans and grants for housing developments in rural areas.

### SBA 504 Loans

Low-down-payment loans for real estate purchases or renovations through the Small Business Administration.

### Federal Weatherization Assistance Program (WAP)

Funds to improve energy efficiency in low-income housing.

### Josephine County CDBG

Federal pass-through grants for housing, public infrastructure, and economic development.

## LOCAL AND REGIONAL FOUNDATIONS

### Four Way Community Foundation

Grants for capital projects benefiting the community in Josephine and western Jackson counties.

### Gordon Elwood Foundation

Grants for community-oriented projects in Curry, Josephine, Jackson, and Klamath counties.

### Oregon Community Foundation (OCF)

Grants for community development projects, including affordable housing.

### The Ford Family Foundation

Funds rural community projects in Oregon emphasizing economic development and quality of life.

### Cow Creek Umpqua Indian Foundation

Grants for projects focused on community support, health, and wellness.

### NeighborWorks Umpqua

Financial and technical assistance for affordable housing in Douglas and surrounding counties.

### Habitat for Humanity

Partners for affordable housing projects, offering funding or volunteer labor.

## STATE AND LOCAL PROGRAMS

### Business Oregon Infrastructure Finance Programs

Funds public infrastructure projects including utilities and transportation for developments.

### Main Street Revitalization Grant Program

Supports revitalization of historic downtown areas including building renovations.

### Economic Equity Investment Program (EEIP)

Grant funding for real estate acquisition, business development, and workforce housing.

### City of Grants Pass Incentive Programs

Tax incentives, fee waivers, or matching grants for projects aligned with community goals.

### Tax Increment Financing (TIF)

Local financing method reinvesting property tax revenue into project areas.

### Energy Trust of Oregon

Incentives and support for energy-efficient construction and renovations.

### Clean Energy Fund (Oregon)

Supports renewable energy projects or energy-efficient retrofits in developments.

## PRIVATE AND ALTERNATIVE CAPITAL

### Real Estate Crowdfunding Platforms

Platforms like Fundrise connect developers with individual investors.

### Angel Investors and Venture Capital

Private investors specializing in innovative or community-focused real estate projects.

### Partnerships with Local Banks

Community banks in Southern Oregon offer favorable terms for real estate loans, especially for community-focused projects.

**Not sure which programs apply to your project?** I work with buyers and developers across Josephine and Jackson counties and can point you toward the right starting place. Reach out anytime.