NETEDD

NORTH EAST TEXAS ECONOMIC DEVELOPMENT DISTRICT

COMPREHENSIVE ECONOMIC DEVELOPMENT STRATEGY (CEDS)

Updated June 2026

North East Texas Economic Development District, Inc.

2023-2028

*Approved by NETEDD Board of Directors - September 28, 2023

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ABOUT NETEDD

The North East Texas Economic Development District, Inc. (NETEDD) was created in 1966 to help the flow of Economic Development Administration grant and loan funds into the northeast Texas region. NETEDD was designated as an Economic Development District (EDD) by the U.S. Department of Commerce, Economic Development Administration (EDA) for nine northeast Texas counties. Members Counties include Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River and Titus. NETEDD is a 501(c)6 nonprofit organization and is governed by a Board of Directors composed of representatives throughout the nine counties. Board members are appointed by each County Judge and represent a cross section of the region's population and economic interest.

The NETEDD utilizes a regionally focused, locally driven approach to the Comprehensive Economic Development Strategy (CEDS). Our goal is to provide a living/dynamic CEDS that encourages meaningful conversation and debate about the best practices, building capacity, and state of the region to best serve our economic development. The 2023-2028 CEDS would not have been possible without the time and service of our valued regional stakeholders. This living document is intended to identify key opportunities for development and growth specific to the needs of the communities within our region.

The 5-year CEDS (updated annually) provides an opportunity to take an in-depth analysis into where NETEDD will be by 2027/2028. NETEDD's location in the middle of the United States is a critical advantage for many industries. Geographically the region covers approximately 5,740 square miles of land and approximately 300 square miles of water (U.S. Census Bureau, 2023 Geography), Due to locally-based economic development organizations and initiatives throughout NETEDD's service area, the District's Development Department places an emphasis on providing a supportive role to entities focused on economic development such as chambers of commerce, business associations, local governments, special districts, and economic development corporations.

The CEDS is a pre-requisite for federal designation as an Economic Development District and must be updated at least every five (5) years. The NETEDD CEDS is a working document, approved by the NETEDD Board of Directors, used by both public and private sectors to provide guidance on the economic state of the NETEDD region.

INTRODUCING NETEDD CEDS

The **NETEDD CEDS** is designed for information and a tool for use for grants. The first section is a brief introduction of **The NETEDD Region.**

- **Counties/Cities/Towns/Communities of NETEDD** will detail the Nine (9) Counties, Fifty-two (52) Incorporated Cities/Towns, One (1) Special Purpose District/Redevelopment Authority, and One Hundred Twenty-Eighty (128) Unincorporated Communities in the Northeast corner of Texas. This becomes important when you are identifying the low-income areas and/or beneficiary impacted areas of an application.

- **NETEDD Roads & Highways** have a major impact on much of the region. Major roadway infrastructure upgrades are in process in various parts of the region.

- **NETEDD University(s), Junior Colleges, and School Districts** impact the establishment of many businesses in an area.

- **NETEDD Quality of Life** details some of the best **Outdoor Recreation/ Fishing Areas** in Texas with camp sites and nature trails. **Entertainment Districts/Activity Calendars** are becoming popular in the region with online sites that market events.

The next section is a **Summary Background** of NETEDD during the past Five (5) years (2018 - 2023).

- **Impacts of COVID-19** hit the NETEDD region like the rest of the world. With over 46,773 cases and 1,503 fatalities reported to the CDC (*as of 2023*) in the region, documented food shortages, schools closed, citizens shuttered in by mandate, and health care facilities attempting to keep up with the medical need, NETEDD communities rallied back with resiliency plans and shared information.

- **Broadband** became a major factor as schools were closed, remote workers were utilizing the Internet, citizens were streaming videos and/or music, Non-remote workers were utilizing the Internet on a daily basis, emergency personnel/Hospitals/Clinics were depending on the Internet for data, and wireless equipment/devices were needed to access remote Internet. Nationwide Internet became a major issue; Federal and State funding are now implemented to assist with meeting the needs of every person.

- **HOME Grants** in the Region is a program to offer eligible homeowners that live in sub-standard homes the chance to have their home replaced with quality living space. Over the past Five (5) years, 169 NETEDD region homeowners have benefited through $18,421,000 in HOME grant funds. for quality living.

- **Industry in the Region** has seen a dramatic increase in Health Care Clinics and 24-hour emergency care units since 2020. Manufacturing and Retail continue to increase. With the major highway upgrades occurring, Fuel Stops combined with convenience stores and food operations have become a trend.

- **Pandemic Funding** brought an influx of funds to the region that brought about new small businesses, saved existing businesses, remodeled businesses for pandemic protection, and refinanced other businesses. NETEDD staff worked diligently with key stakeholders, including SBDC, traditional lenders, and private partners, to provide information and options to small businesses in the NETEDD region.

Regional SOAR Analysis Chart leads in to the Strategic Plan, Visions and Goals, and the Action Plans.

- By understanding identified aspects and factors, leaders throughout the NETEDD can better position their firms and organizations for action.

- These aspects can be used to leverage opportunities and mitigate risks to the economic wellbeing of the region.

- Visions and Plans are derived from the SOAR Chart and goals and objectives are determined for a period of time.

- Often analyzing the chart brings across Strength, Opportunity, Aspiration, and Risk in a Region for the same aspect - some need more actions than others in the continued growth of economic development.

Strategic Plan will guide the District with tools provided by these Strategic Directions as identified by the NETEDD Board of Directors.

- The Board identifies the actions necessary to reach the Strategic Direction.

- At the end of the calendar year, the District’s performance will be evaluated by the Board of Directors.

- The reporting methodology in place will determine the effectiveness of the performance measure (PM) and whether these targets were achieved.

Vision and Goals will agree with the Seven identified areas of the Strategic Plan.

Action Plan Goals/Objectives will follow the identified areas of the Strategic Plan.

Population & Growth starts the 2023 - 2028 NETEDD CEDS information. The region had a steady growth since 2010 until 2020. With the 2020 Census, the population declined across the region and the projection moving into the future reflect this decline. NETEDD contracted a population study in cooperation with the Sulphur River Basin Authority as valid data impacts water utilities, housing and future projections, which are important for economic growth.

Workforce & Education work together for citizens looking for specific jobs and training needs. With closures such as U.S. Steel in Morris County, Coalmine closures in Hopkins, Titus, and Franklin counties, and layoffs at Red River Army Depot and other industries in the region, education has become more important for citizens to “relearn” new skills for job placements.

Educational Development indicates that more students are graduating from High School and pursuing higher education. **All NETEDD counties** have been impacted by higher education numbers since the Pandemic. Targeting the High School students that are planning on higher education should be a focus to ensure that education is available to meet the NETEDD economic development needs and assist with less migration after graduation.

Economic Resiliency is not a new concept. The devastating impact of COVID-19 was not something that could be planned for or mitigated in advance. As a region, improvements in many areas of Economic and Regional Development, were identified to help mitigate future pandemics, and/or economic downfalls.

Hazard Mitigation, as part of the State of Texas Hazard Mitigation Plan or City/County Hazard Mitigation Plan, is vital for planning to reduce or eliminate hazardous conditions that:

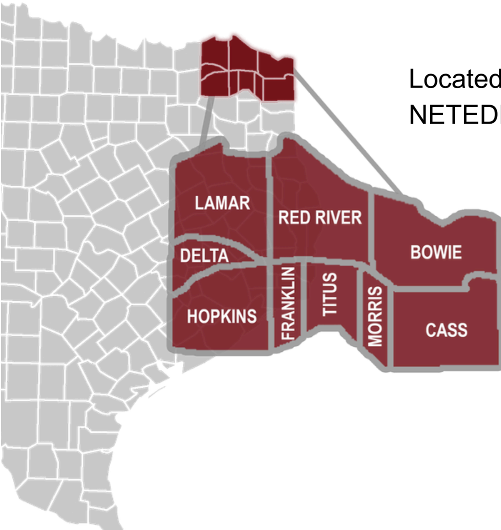
- Cause Loss of Life
- Inflict Injury
- Cause Property Damage, or
- Degrade Important Natural Resources

All of the Nine (9) counties have Hazard Mitigation Plans. Some are in various stages of plan renewal as the greatest challenge has been funding.

County data details information about all Nine (9) NETEDD counties.

Statistics and Relevant Information follows the county data.

THE NETEDD REGION



Located in the Northeast corner of Texas, NETEDD is made up of:

9 Counties

52 Incorporated Cities/Towns

1 Special Purpose District

128 Unincorporated Communities

BOWIE COUNTY

Incorporated Cities: De Kalb, Hooks, Leary, Maud, Nash, New Boston, Red Lick, Red Water, Texarkana, Wake Village
Special Purpose District/Redevelopment Authority: TexAmericas Center
Unincorporated Communities: Basset, Beaver Dam, Boston, Burns, Carbondale, College Hill, Corley, Dalby Springs, Hoot, Hubbard, Malta, Oak Grove, Old Boston, Old Salem, Old Union, Red Bank, Siloam, Simms, South Texarkana, Spring Hill, Victory City, Wamba, Ward Creek.

CASS COUNTY

Incorporated Cities: Atlanta, Hughes Springs, Linden, Queen City
Incorporated Towns: Avinger, Bloomburg, Domino, Douglassville, Marietta
Unincorporated Communities: Almira, Antioch, Bivins, Bryans Mill, Carterville, Cass, Cornett, Cusseta, Dalton, Fairview, Gum Springs, Huffins, Kildare, Lanark, Lanier, New Colony, Nickleberry, O'Farrell, Patman, Pruitt, Red Hill, Roach, Smyrna, Springdale, Three States

DELTA COUNTY

Incorporated Cities: Cooper, Pecan Gap
Unincorporated Communities: Antioch, Ben Franklin, Charleston, Crossroads, East Delta, Enloe, Horton, Jot 'Em Down, Kensing, Klondike, Lake Creek, Pacio, Rattan, Vasco, Yowell

FRANKLIN COUNTY

Incorporated City: Winnsboro
Incorporated Town: Mount Vernon
Unincorporated Communities: Clearwater, Cypress, Daphne, Eureka, Hagansport, Hopewell, Lakeview, Macon, Majors, New Hope, Purley, Scoggins

HOPKINS COUNTY

Incorporated Cities: Cumby, Sulphur Springs
Incorporated Towns: Como, Tira
Unincorporated Communities: Addran, Birthright, Brashear, Dike, Gafford, Miller Grove, Pickton, Saltillo, Sulphur Bluff

LAMAR COUNTY

Incorporated Cities: Blossom, Deport, Paris, Reno, Roxton, Sun Valley, Toco
Census Designated Place: Powderly
Unincorporated Communities: Adams, Ambia, Arthur City, Atlas, Brookston, Byrdtown, Caviness, Chicota, Cunningham, Glory, Hopewell, Midcity, Milton, Pattonville, Petty, Sumner

MORRIS COUNTY

Incorporated Cities: Daingerfield, Hughes Springs, Lone Star, Omaha
Incorporated Towns: Naples
Unincorporated Communities: Cason, Jenkins, Rocky Branch, Snow Hill, Wheatville

RED RIVER COUNTY

Incorporated City: Bogata, Clarksville, Deport, Detroit
Incorporated Town: Annona, Avery
Unincorporated Communities: Aikin Grove, Albion, Acworth, Addielou, Bagwell, Boxelder, Cuthand, Dimple, English, Hopewell, Maple, Negley, McCoinville, Peters Prairie

TITUS COUNTY

Incorporated Cities: Mount Pleasant, Talco, Winfield
Incorporated Towns: Cookville, Miller's Cove
Unincorporated Communities: Argo, Blodgett, Bridges Chapel, Green Hill, Maple Springs, Midway, Monticello, White Oak, Wilkinson

BOWIE COUNTY

Interstate Highways: I-30, I-49, I-369
US Highways: US 59, US 67, US 71, US 82, US 259
State Highways: SH 8, SH 93, SH 98
Farm-to-Market Roads: FM 44, FM 558, FM 559, FM 560, FM 989

CASS COUNTY:

US Highways: US 59
State Highways: SH 8, SH 11, SH 77, SH 155
Farm-to-Market Roads: FM 248, FM 250

DELTA COUNTY:

State Highways: SH 19, SH 24, SH 154

FRANKLIN COUNTY:

Interstate Highways: I-30
US Highways: US 67, US 271
State Highways: SH 11, SH 37

HOPKINS COUNTY:

Interstate Highways: I-30
US Highways: US 67
State Highways: SH 11, SH 19, SH 154, SH 301

LAMAR COUNTY

US Highways: US 82, US 271
State Highways: SH 19, SH 24

MORRIS COUNTY

Interstate Highways: I-30,
US Highways: US 67, US 259
State Highways: SH 11, SH 49, SH 77, SH 338
Farm-to-Market Roads: FM 130, FM 144, FM 161, FM 250

RED RIVER COUNTY

US Highways: US 82, US 271
State Highways: SH 37

TITUS COUNTY

Interstate Highways: I-30
US Highways: US 67, US 271
State Highways: SH 11, SH 49

NETEDD REGION COLLEGE/ SCHOOL DISTRICTS

BOWIE COUNTY

Junior College/University: Texarkana College, Texarkana College TexAmericas Center, Texas A&M University Texarkana (TAMUT)
School Districts: De Kalb ISD, Hooks ISD, Hubbard ISD, Leary ISD, Liberty-Eylau ISD, Malta ISD, Maud ISD, New Boston ISD, Pleasant Grove ISD, Red Lick ISD, Redwater ISD, Simms ISD, Texarkana ISD

CASS COUNTY

Junior College/University: Texarkana College Atlanta Learning Center
School Districts: Atlanta ISD, Avinger ISD, Bloomburg ISD, Hughes Springs ISD, Linden-Kildare CISD, McLeod ISD, Pewitt CISD. Queen City ISD

DELTA COUNTY

School Districts: Cooper ISD

FRANKLIN COUNTY

School Districts: Mount Vernon ISD

HOPKINS COUNTY

Junior College/University: Paris Junior College - Sulphur Springs Center
School Districts: Como-Pickton CISD, Cumby ISD, Miller Grove ISD, North Hopkins ISD, Saltillo ISD, Sulphur Bluff ISD, Sulphur Springs ISD

LAMAR COUNTY

Junior College/University: Paris Junior College
School Districts: Chisum ISD, Honey Grove ISD, North Lamar ISD, Paris ISD, Prairiland ISD

MORRIS COUNTY

School Districts: Daingerfield-Lone Star ISD, Hughes Springs ISD, Pewett CISD

RED RIVER COUNTY

School Districts: Avery ISD, Clarksville ISD, Detroit ISD, Rivercrest ISD

TITUS COUNTY

Junior College/University: Northeast Texas Community College
School Districts: Chapel Hill ISD, Harts Bluff ISD, Mount Pleasant ISD

NETEDD REGION OUTDOOR RECREATION

LAKE WRIGHT PATMAN

Located on the Sulphur River in Bowie and Cass counties, approximately 10,994 surface acres. Fishing on the lake offers Largemouth bass, Blue catfish, Channel catfish, Flathead catfish, Crappie, Sunfish, and White bass.

CADDO LAKE

Caddo Lake is a 25,400-acre lake and bayou on the border between Texas and Louisiana. East of Jefferson, the site offers boat tours, fishing, camping, and wildlife. Fishing on the lake offers Largemouth bass, Crappie, White bass, Yellow bass, and Bream. Channel catfish, Blue catfish, and flathead catfish are present and provide a good seasonal fishing opportunity.

LAKE BOB SANDLIN

Lake Bob Sandlin, located on Big Cypress Creek, is approximately six (6) miles southwest of Mount Pleasant and six (6) miles northwest of Pittsburg, Texas. The lake is located in Camp, Franklin, Titus, and Wood counties and covers an area of 9,004 acres with 75 miles of shoreline. Fishing on the lake offers Largemouth bass, Spotted bass, Catfish, Crappie, Bluegill, and redear sunfish.

LAKE MONTICELLO

Fishing Lake Monticello is one of the most popular largemouth bass fisheries in Texas. Monticello reservoir is located approximately two and one-half miles east of Monticello in Titus County on Blundell Creek, a tributary of Big Cypress Creek. Surface area is 2,001 acres. Fishing on the lake offers Largemouth bass, Channel catfish, Bluegill and redear sunfish.

LAKE OF THE PINES

Lake of the Pines is a reservoir on Big Cypress Bayou, also known as Big Cypress Creek. The lake covers approximately 18,700 acres. Fishing on the lake offers Largemouth bass, Spotted bass, Blue catfish, Channel catfish, Flathead catfish, White bass, Crappie, Sunfish, Chain pickerel.

JIM CHAPMAN LAKE

Jim Chapman, also known as Cooper Lake, is a 19,305 acre impoundment located in Delta County. Fishing on the lake offers Largemouth bass, Bluegill, Walleye, Crappie, Northern Pike, Yellow Perch, and sunfish.

LAKE PAT MAYSE

Pat Mayse is located in the Red River Basin in Lamar County. Approximately 12 miles north of Paris on Sanders Creek with a surface area of 5,940, the lake was impounded in 1967. Fishing on the lake offers Largemouth bass, Spotted bass, White bass, Crappie, and Catfish.

LAKE FORK

Lake Fork is world renown for trophy bass, located approximately 15 miles south of Sulphur Springs on Highway 154. The lake covers 27,000 surface acres.. Fishing on the lake offers Largemouth bass, Crappie, Bluegill, and Catfish.

ENTERTAINMENT

- **North East/East Texas Things To Do**
- **Sulphur Springs Attractions**
- **Events in Paris Tour Texas**
- **Mount Pleasant Special Events**
- **Atlanta Event Calendar**
- **Mount Vernon Downtown Attractions**
- **New Boston Entertainment District**
- **Texarkana Downtown Entertainment Districts**

REGIONAL SUMMARY IMPACTS OF COVID-19

Undoubtedly, the COVID-19 pandemic was a defining moment in our regional and national history. The impacts will shape our economic ecosystem for years to come. Since 2019, NETEDD, along with the rest of the nation, has suffered through the COVID-19 pandemic with over 1,435 fatalities reported to the CDC that directly impacted the NETEDD region. While the region is in the recovery stages of communities, businesses, and economic growth, the lessons learned regarding the lack of broadband during a major pandemic crisis, the lack of local food production facilities within the region, and the major changes that were occurring in restaurants/fast food service became evident.

During COVID-19 some immediate needs became evident throughout the region. Northeast Texas did not have the ability to meet the the food needs of the population without bringing the products in from other regions and/or states. When COVID-19 impacted food chain locations the food shortage had a dramatic impact on the entire region. As the region began to recover and assess the needs, an emphasis was placed on bringing local "meat processing" facilities and “local food producers” to the region in various location to meet the needs of the Northeast Texas and beyond.

Restaurants and fast food sites within the region had to find a way to protect their employees and their customers. During a pandemic that was not selective of age or race, many citizens refused to believe that it was more than a flu like epidemic. This created issues for many businesses across the nation. Restaurants and fast food services began to offer drive thru or delivery only. Staffing became a problem for many with illness and/or death throughout the region. Even with the help of government subsidies many food services closed completely never to reopen. Other "new" small food businesses took advantage of the shortages and opened up their dream with the help of low interest funding.

JOB REDUCTIONS & RIPPLING COVID-19 EFFECTS

The NETEDD region has shifted in the quality of some jobs in Northeast Texas in the last few years with losses in higher paying jobs and increases in retail, service, and medical related jobs. In the last decade alone, there have been significant layoffs and closures that have impacted our region. Red River Army Depot sent out notice of **layoff to 600** employees March 2018; Pilgrim's Pride (a large food producer in the region) filed for Bankruptcy and was bought out by JBS industries (with a **loss of over 300 jobs**); Luminant Mines at Sulphur Springs (**26 employees**), Winfield (**29 employees**), and Mount Pleasant (**27 employees**) **laid off over 80 jobs** to become permanent with the coalmine closures; U.S. Steel Total Shutdown in 2020 caused the job **loss of 1,500** employees at Lone Star Tubular, Wheeling Machine – Hughes Springs, and Fairfield Tubular. The U.S. Steel Plant in Lone Star plant released approximately **600 employees** with their official closing of the site. Husqvarna Nashville plant announced that the production facility would close the doors by the end of 2024 with over **650 employees** living in and around the ATCOG region losing their jobs. J. Skinner Baking, who made an appearance in Paris in 2012 closed their doors **eliminating almost 140 jobs**.

These are just some of the significant layoffs and closures in Northeast Texas. COVID-19 changed the dynamics of many workforces. After many locations realized that remote work was possible, office locations closed leaving the unemployed seeking education to meet the growing demand of the remote workforce needs.

Key information for Grants

REGIONAL SUMMARY BROADBAND/INTERNET

The Internet in homes, schools, and offices has become a normal part of life. In the Spring of 2020, when sheltering in place meant many businesses were closed, people were working remote, and schools were closed expecting many students to study remotely, Northeast Texas, along with most rural areas, found how lacking in broadband services the region was.

The Federal Government realized that this was a nationwide problem and funds became readily available. Major providers bid on various locations throughout the U.S. with a guarantee to meet specific deadlines of service provision. Regulations seem to change regarding speeds, in-ground fiber, overhead lines, satellite service providers, who could apply for funds, who meets eligibility, etc.

Ark-Tex Council of Governments (with NETEDD) contracted for a broadband report of the region. The report started with various surveys to get a better understanding of the true state of broadband in the Northeast Texas Region. The information may be used as supportive data for future funding needs. The report is available online and provided to all counties.

The report identified the following: (***1) Counties need to develop a County-wide Broadband strategy*** utilizing the information gathered from the survey and data; ***(2) The County should*** not become the internet provider but ***focus on developing public/private partnerships***; ***(3) Improved and Affordable Fiber and Wireless is Needed*** - many residents and businesses rely on poor Digital Subscriber Line (DSL) Internet access and need an alternative; ***(4) Grant Funds need seeking; (5) Manage Expectations*** - the current deficiencies took decades to develop, proposed improvements should be approached as a multi-year process; ***(6) Counties need to develop Partnerships with WISP's and ISP's***. Wireless Internet Service Providers and ISPs suggestions should help inform the broadband strategy for the County; and ***(7) Develop a Long-Term Funding Strategy***- be prepared when the next grant is available.

BROADBAND MAPS

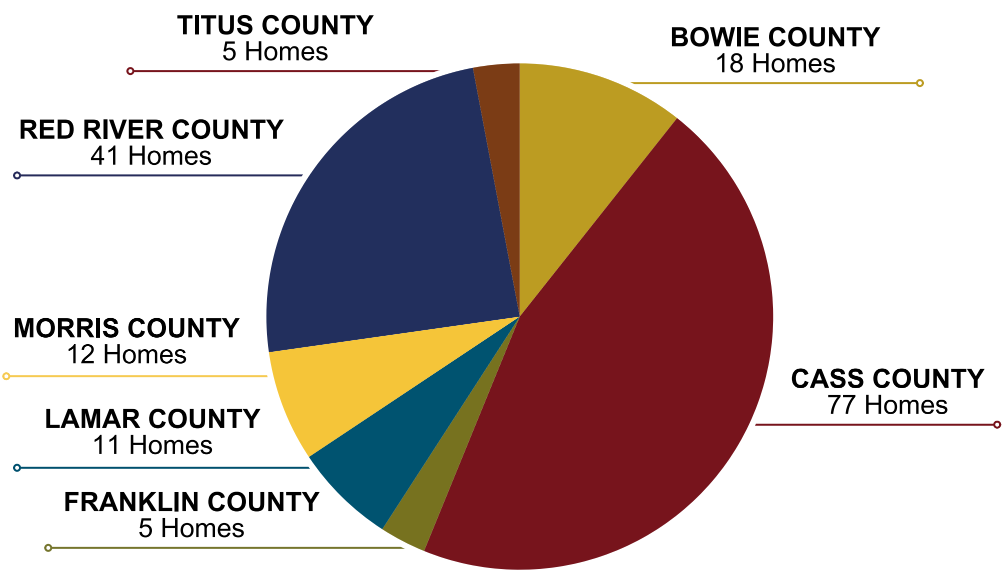
BROADBAND SURVEY RESULTS

REGIONAL SUMMARY
REGIONAL HOME GRANTS

In the past five years, seven of our nine counties have participated in the HOME program. This program is not a competitive grant process! Any of the ATCOG region cities or counties that wish to participate in the program are eligible. Over the past five years, approximately $18,421,000 has been expended to provide decent, safe, sanitary and affordable housing for eligible home-owners. The counties that have benefitted the HOMES through this program are in the graph below. TDHCA has an annual allocation and it has been sufficient to meet the demand. Funding amounts change as well as demands. This is a great program to offer eligible homeowners that live in sub-standard homes.

HOME PROGRAM

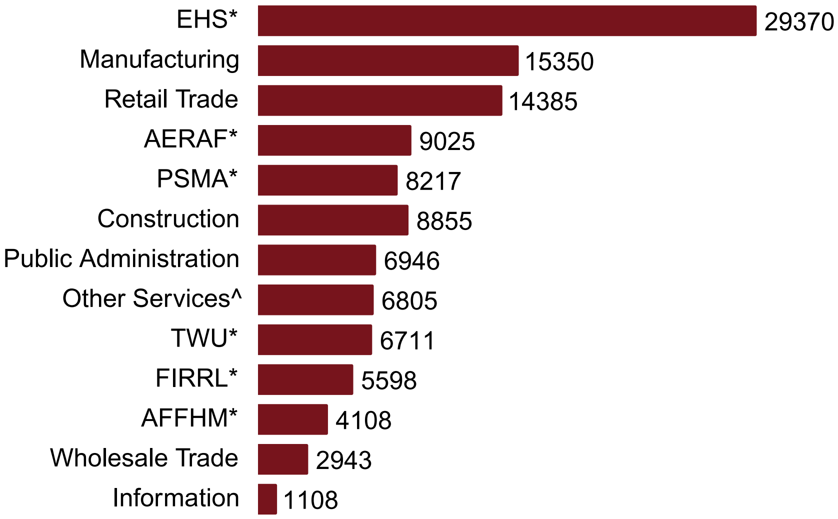
PER COUNTY HOMES BENEFITED



REGIONAL SUMMARY
INDUSTRY IN THE REGION

Many industries within the NETEDD region dropped slightly since the 2018 CEDS primarily due to COVID 19. With the influx of funds to assist some business modify their mode of operations (namely food operations), the dynamics have changed in the way many food and other services continue to provide services. Health Care Finance industries as well as Manufacturing increased significantly in the NETEDD region. Industry in the NETEDD region, as indicated by the chart reflects a dramatic difference in Educational Services, Health Care, and Social Assistance. Health Care Clinics and 24-hour emergency care units emerged throughout the region (except Delta County). Manufacturing and Retail continue to increase and various food service sites are opening throughout various parts of the region. With the major highway upgrades occurring, Fuel Stops combined with convenience stores and food operations are becoming a trend.

NETEDD INDUSTRY



*EHS: Education, Healthcare, Social Assistance
*AERAF: Arts, Entertainment, Recreation, Accommodation, Food
*PSMA: Professional, Scientific, Management, Administrative
*TWU: Transportation, Warehousing, Utilities
*FIRRL: Finance, Insurance, Real Estate, Rental, Leasing
*AFFHM: Agriculture, Forestry, Fishing, Hunting, Mining

^Except Public Administration

REGIONAL SUMMARY DURING & POST PANDEMIC FUNDING

New businesses benefited from funds that became available during and after COVID-19. Businesses that were in jeopardy of closing were afforded the ability to remain viable while other businesses took advantage of expansions and refinancing to ease economic burden. Key stakeholders, including SBDC, traditional lenders, and private partners, provided excellent referrals for their communities to maintain and boost economic activity.

It must be noted several businesses who did not take advantage of any forms of assistance, such as EIDL, PPP, or RLF low interest funding have shuttered or completely closed for business since COVID-19. Funding resources provided through various state and federal agencies that came about during and after the pandemic include:

- **CARES ACT**
  The Coronavirus Aid, Relief, and Economic Security Act
- **ARPA Act**
  The American Rescue Plan Act of 2021, also called the COVID-19 Stimulus Package or American Rescue Plan
- **EIDL**
  COVID-19 Economic Injury Disaster Loan
- **PPP**
  Paycheck Protection Program
- **RLF**
  Revolving Loan Fund

For more information on funding resources, click the acronyms above.

REGIONAL SOAR ANALYSIS

Analyzing something as simple as a chart can bring to light that Education, for instance, can play a role in Strength, Opportunity, Aspiration, and Risk in a Region yet be such a vital part of economic development.

S — Strengths

- **Accessible higher Education & Workforce**
- Economic Development Investment Properties
- Transportation Corridors
- Adequate Hospitals & Clinics
- Good Natural & Water Resources
- Housing Opportunities

Relative competitive advantages.

O — Opportunities

- Commerce through rail and road
- **Multiple Education Avenues**
- Economic Development Investment property growth potential
- Growth in agribusiness, logistics, and ecotourism
- Business incentive and public sector subsidies
- Historic preservation and revitalization

Occasions for regional progress.

A — Aspirations

- Inadequate and/or Aging Infrastructure
- Economic Development Property Restrictions
- Per Capita Income Lower than State and National
- **Lack of funding for education, training, and technical assistance**
- Inability to capture a remote workforce
- Skill and comprehension of technology in the workforce

Relative competitive disadvantage

R — Risks

- **Outmigration of educated students**
- Lack of funding for infrastructure - Including broadband/internet
- Unexpected population changes
- Lack of resources for small rural communities
- Lack of regional voice relating to economic growth
- Economic development investment property closures/job losses

Missed opportunities that need solutions.

Strategic Plans

The North East Texas Economic Development District, Inc. is fortunate to have stakeholders who are committed to their communities and desire to contribute to the implementation of this CEDS. The NETEDD Board of Directors is comprised of a group of stakeholders from throughout the region's local governments to ensure that the diverse perspectives and interests in the region are reflected, as well as to give the NETEDD efficacy in implementing the CEDS. The Visons, Goals, and Action Plans will be utilized as a tool for the North East Texas Economic Development District, Inc. The CEDS will guide the District with tools provided by these Strategic Directions as identified by the NETEDD Board of Directors. Below, the Board identifies the actions necessary to reach the Strategic Direction. As such, at the end of the calendar year, the District's performance will be evaluated by the Board of Directors. The methodology in place will determine the effectiveness of the performance measure (PM) and whether these targets were achieved. A review of 2025/2026 indicates that the seven (7) targets remain in effect.

1. **Increase communication** through regional information regarding Funding opportunities, Housing and Aging information, and any handbooks available for regional improvement.
2. **Support the development of a skilled and technical workforce** by-way of enhanced cooperation and support between the Northeast Texas Workforce Commission, new/existing employers and regional educational institutions.
3. **Offer competitively priced financing** for existing and new small businesses in the region by offering SBDC training, RLF loans, Workforce Commission cooperation and other services that promote small business retention and growth.
4. **Support the creation of higher paying and meaningful jobs** in an economically depressed region by attracting new businesses to the region that offers higher skilled and higher wage jobs.
5. **Support counties as they increase broadband** infrastructure needed to support business growth, remote education, and remote workers.
6. **Seek and promote funding for economic assistance** to develop infrastructure, industrial parks, and other public projects.
7. **Disaster Recovery and Economic Resilience** to anticipate and respond.

> **NETEDD will coordinate with counties, cities, economic development corporations, communities, businesses, funding agencies, and all partners in the Northeast Texas area to maximize economic growth in the region.**

GOAL 1: INCREASE COMMUNICATION WITH LOCAL GOVERNMENTS AND BUSINESSES TO PROMOTE ECONOMIC DEVELOPMENT OF THE REGION.

The ATCOG, through its Regional and Economic Development Departments, shares information with local governments and businesses, provides information regarding funding opportunities and best practices, and offers training avenues which allow more economic growth in the region. Staff will share the information in the updated Web-Site: CEDS for more immediate statistical information. The CEDS is to provide more information for grants and regional details.

GOAL 2: EDUCATION AND WORKFORCE

The NETEDD Region has a less well–educated workforce than state averages. While somewhat equal numbers hold a high school diploma, the percentage with Bachelor’s degrees or higher educational levels is significantly less than state averages. In Delta, Franklin, and Morris, the 18-24 year old with college or Associates degree exceeds the Texas average. All other ages with Associates and/or Bachelors or higher are significantly lower than state and national averages. In that education relates to skills, these low education levels results in low wages and higher poverty rates for the region. Consequently, average annual wages continue to be significantly lower in the NETEDD Region than all state comparison areas. The local High Schools and Community Colleges work together with students to help prepare them for the workforce. Quality education and quality training are vital to meet the needs of today’s fast moving industries and in developing an equitable workforce.

GOAL 3: OFFER AFFORDABLE FINANCING TO BUSINESSES IN THE REGION FOR EXPANSION

Developing new and expanding industrial opportunities will produce the benefits of creating new jobs, an increased tax base, business opportunities, and new/expanding industrial development. Development poses significant challenges for our region such as (1) providing regional economic coordination and technical assistance (2) the need for new infrastructure (3) the need for business financing capital, and (4) workforce development and technical training. The availability of business capital and a trained labor force are vital for this region to sustain its current and future economic growth. These challenges must be met for Northeast Texas to remain attractive to existing and new industries and to remain competitive with other regions, both nationally and internationally.

GOAL 4: SUPPORT THE EXPANSION OF EXISTING UNDERUTILIZED PROPERTIES BRINGING NEW BUSINESSES AND JOBS TO THE REGION.

The Ark-Tex Council of Governments (ATCOG) is a voluntary association of local governments established under State law for the purpose of promoting intergovernmental cooperation and strengthening local units of government within Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, and Titus Counties, Texas. The ATCOG, through its Regional and Economic Development Departments, provides services within our region to promote the expansion of existing underutilized properties and newly planned developments which benefits the citizens within the region. While working in conjunction and partnering with the North East Texas Economic Development District, Inc. (NETEDD) to encourage economic growth, the region has experienced progressive job creation and ongoing economic development. Revitalization of property through resiliency planning is a vital part of growth. NETEDD will concentrate on coalmine properties, TexAmericas Center (former Red River Army Depot), Economic Development Corporation sites that have growth potential, and low income high poverty areas to offer underserved communities job potentials.

GOAL 5: SUPPORT COUNTIES WITH BROADBAND INFRASTRUCTURE NEEDS

Affordable high-speed Internet is essential to the future growth and prosperity of counties and communities. Broadband has become an essential infrastructure that is lacking throughout the NETEDD region. The NETEDD has provided Broadband Study for all nine (9) counties through EDA funding. The study for each county details basic guidelines and maps of providers, RDOF funds awarded, areas with no service, speeds, etc. The NETEDD and other providers will be able to utilize this data to assist the counties with funding options and/or applications for eligible areas. 2026 brought a Broadband 3-year Regional planning opportunity to ATCOG through an agreement with Texas Area Regional Council (TARC) and the Broadband Development Office (BDO) to assist counties with plan developent.

GOAL 6: SEEK FUNDING FOR INFRASTRUCTURE FOR COMMERCIAL AND INDUSTRIAL GROWTH

Texarkana, Texas (Bowie County) Metropolitan Statistical Area and Paris, Texas (Lamar County) Micropolitan Statistical Area, the two MSA's in the region, are both experiencing steady and robust economic development. Texarkana, the largest MSA in the NETEDD Region, has undergone major infrastructure activity as a result of the expansion of Interstate activity by the Texas Department of Transportation (TxDOT) and consequently will continue to be a major and more efficient thoroughfare for traffic from Little Rock, Arkansas and Dallas, Texas. However, many of the rural communities and rural portions of the Region, are increasingly experiencing the detrimental impact of high unemployment, out migration, reducing per capita income and increasing poverty rates. The staff of NETEDD continues to be diligent in its efforts to promote the retention, creation and increase in employment levels in the Region it serves, as well as meeting the goals and objectives in its Comprehensive Economic Development Strategy (CEDS). Job retention and creation is the primary focus of NETEDD, and this objective is being supported through EDA Economic Development and Public Works grants, EDA RLF Loans, TxCDBG grants, and other RLF loans and grants.

GOAL 7: DISASTER RECOVERY AND ECONOMIC RESILIENCE

Establishing economic resilience in a local or regional economy requires the ability to anticipate risk, evaluate how that risk can impact key economic assets, and build a responsive capacity. As one of the most distressed parts of the state, the NETEDD Region will continue to be plagued with many economic challenges in the coming years. However, resolutions of these challenges are attainable with the support from the following partners and advocates:

- U.S Economic Development Administration
- U.S. Department of Agriculture
- Small Business Administration
- Housing and Urban Development
- Environmental Protection Agency
- Homeland Security
- Ark-Tex Council of Governments
- Workforce Solutions Northeast Texas
- Texas Department of Economic Development
- Texas Office of Rural and Community Affairs
- Texas Department of Agriculture
- County Officials
- City Officials
- Economic Development Corporations
- Housing Authorities & Affordable Housing Developers
- Educational Institutions
- Private Foundation

Item 1: Promote Economic Development		
Goals	**Objectives**	**Measurable Outcomes**
Increased involvement with local governments and businesses to promote economic development of the region.	Assist local governments in planning to support economic development and leadership development that results in lower unemployment and poverty rates in the local community and the region.	Number of jobs created; and/or number of projects resulting in job retention; number of technical assistance visits made on job creation/retention projects; decreased unemployment in the region.
Provide assistance to governmental entities in region to promote economic development.	Provide planning and technical assistance to communities in the region that result in new businesses or expansion & job creation.	Number of EDA proposals submitted during fiscal year; number of technical assistance visits to communities during fiscal year
Maximize growth in Distressed areas including Opportunity Zones	To increase economic growth in low income / economically distressed areas	Number of Proposals, grants, loans, and businesses in Distressed Areas and/or Opportunity Zones
Increased involvement with local governments, businesses, and communities to insure CEDS is completed with valid data	Provide updated information for planning and technical assistance to communities in the region.	Completed CEDS for the region

Item 2: Education and Workforce		
Goals	**Objectives**	**Measurable Outcomes**
Development of higher educated, skilled and Technological workforce ready to fill the employment needs of new and existing businesses.	Raise standard of living for residents of the region by emphasizing higher education & technical skills as route to higher wages.	Number of semi and skilled workers with increase in per capita income.
Increased involvement with local workforce to increase the employment within the region	Provide updated information from employers on job needs; work with workforce and employers for employment opportunities	Compare unemployment numbers annually
Item 3: Offer Available Affordable Financing		
Make available affordable financing to businesses in region for expansion.	Source of economic development finance programs for small businesses and local Economic Development Corporations.	Number of loans outstanding in NETEDD RLF, SBA 504, ETRAP RLF, Chapman & RLF portfolios.
Maximize loans for businesses in Distressed Areas or Opportunity Zones	Increase economic growth in low income areas through low interest loans	Number of loans for businesses in Distressed Areas Opportunity Zones
Provide information on the funding mechanisms that are available to improve their resources	Educate Communities on the availability of 504 and RLF's available and the benefit of low interest financing	Number of education units provided

Item 4: Support Infrastructure in Underdeveloped Areas		
Goals	**Objectives**	**Measurable Outcomes**
Infrastructure for Economic Growth	Increase funding efforts in brownfield, coalmine, and existing underutilized economic development properties.	Number of New Businesses that are funded and move in to the target properties
Upgraded aged infrastructure (water, sewer, roadway)	Decrease in increased maintenance expense for aged infrastructure upkeep.	Number of grants for infrastructure upgrades
Maximize property utilization in Opportunity Zone/Higher poverty areas	Target Opportunity Zones for economic development to increase job potentials and decrease the poverty rates	Number of job opportunities in Opportunity Zones and decreased poverty rates
Item 5: Support Counties with Broadband Needs		
Educate the county on data in the Broadband Survey report	Help the county understand the maps and the data available for possible funding	Increase funding option for Broadband in the counties
Provide current information related to Broadband in Texas	Keep counties informed vis newsletters and constant contact mailers	Number of Newsletters and Mailers for more informed region
Provide assistance with funding application(s)	Increase the funds available for Broadband services	Number of applications submitted for Broadband services

Item 6: Seek Infrastructure Funding for Commercial & Industrial Growth		
Goals	**Objectives**	**Measurable Outcomes**
Upgrade infrastructure for commercial, and industrial economic growth.	Retain Jobs	Number of EDA grants, RLF Loans, TxCDBG grants, and SBA loans.
New infrastructure for commercial, and industrial economic growth.	Create Jobs	Number of EDA grants, RLF Loans, TxCDBG grants, and SBA loans.
Expand infrastructure for commercial, and industrial economic growth.	Increase in employment levels	Number of EDA grants, RLF Loans, TxCDBG grants, and SBA loans.
Item 7: Disaster Recovery and Economy Resiliency		
Provide assistance to government entities in the region to build plans to enhance their response capacity.	Maintain active plans for the nine (9) counties in the NETEDD region	Number of 5-Year Hazard Mitigation plans submitted during the fiscal year.
Provide assistance to government entities in the region to remain in annual compliance with FEMA approved Hazard Mitigation Plans.	Increase government annual knowledge of Hazard Mitigation Plans.	Number of FEMA approved Hazard Mitigation Plans reviewed with government entities during the fiscal year.
Provide training on utilization of Hazard Mitigation Actions and resilience in grant applications	Utilize information in Hazard Mitigation Plans in EDA applications - resiliency, etc.	Number of training sessions

In the 2018 CEDS, we indicated that the region had been steadily growing since 2010. This appeared to remain the case until 2020 and the COVID-19 pandemic. As a result, the Ark-Tex Council of Governments in cooperation with the Sulphur River Basin Authority contracted out a population study to gain a better understanding of potential growth patterns within the region and counties. This study will:

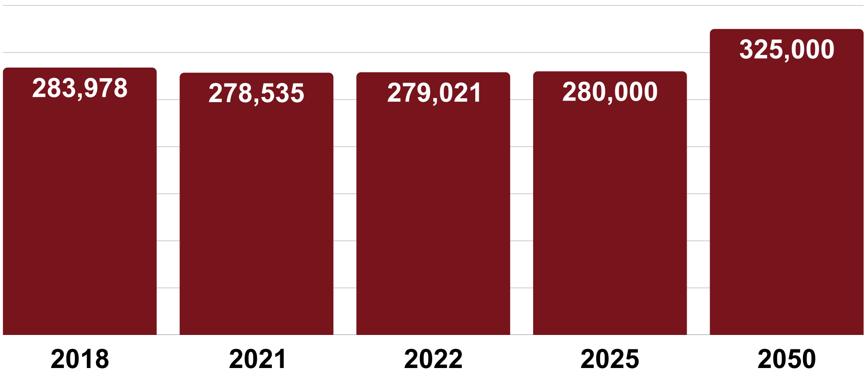
- Educate decision makers and the public;
- Support SRBA in estimating water needs;
- Examine existing deficiencies and the impact on local economies as a result of COVID-19;
- Update the Comprehensive Economic Development Strategy; and
- Communicate with Region D Water Planning Group and Region 2 Flood Planning Group.

Population Estimates below are based on ATCOG SRBA

Click each button below to access the full documents:

EXECUTIVE SUMMARY | FULL REPORT | POPULATION/ HOUSING PROJECTIONS

POPULATION



*Population estimates charted above are based on Census.gov. data

WORKFORCE & EDUCATION

WORKFORCE

The Workforce Solutions of Northeast Texas provides services to the NETEDD Region (Bowie, Cass, Delta, Franklin, Hopkins, Lamar, Morris, Red River, and Titus County) to help employer and employees come together to meet workforce needs for economic and community development continued growth in the region. Workforce Solutions has a Local Workforce Development Plan that offers training to employers and employees seeking employment opportunities.

In the NETEDD Workforce Development Area, in August 2022 124,201 citizens were in the labor force with 5,506 Unemployed (4.4%) while August 2023 126,409 citizens are in the labor force with 5,923 Unemployed (4.7%). The number of employed have increased by 2,208. The NETEDD region needs to decrease the unemployment rate. For more information:

- **Workforce Solutions Northeast Texas**
- **Local Workforce Development Plan**
- **Workforce Solution Offices**
- **Texas Labor Market Information**

EDUCATION

Education is becoming a critical component of many “specific” jobs. Many employees are increasing their education while on the job while others are deciding on their career path prior to engaging in the workforce. The young citizens of the NETEDD are looking for work/life challenges that meet their individual needs and it falls on the communities and the education units to meet that challenge. The **NETEDD region** has multiple Junior College, and Universities offering education programs that can meet the needs of the individuals continuing their education, the individuals working towards a degree in a specific field, or the individual seeking a certificate in a specialized field. Each of these locations have online information about their programs and degree plans.

TEXARKANA COLLEGE

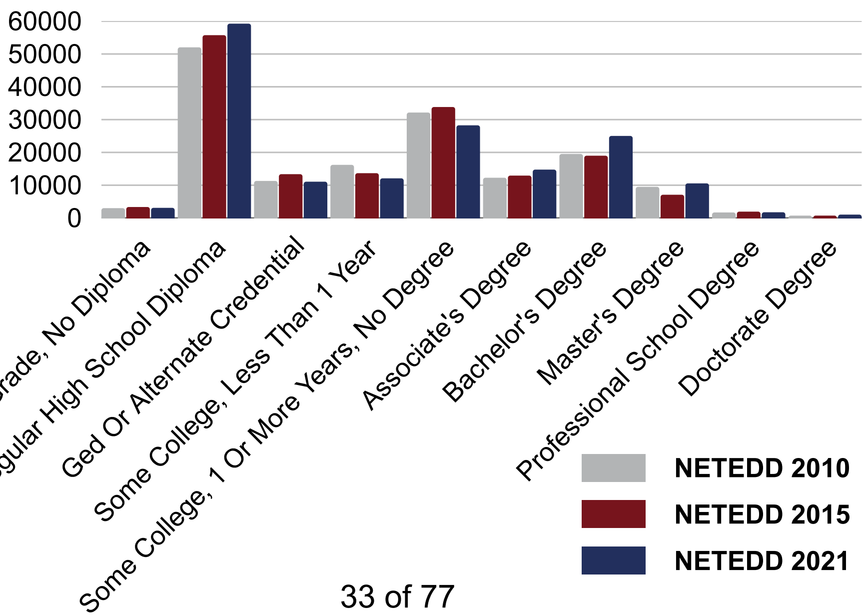
TEXAS A&M UNIVERSITY TEXARKANA

NORTHEAST TEXAS COMMUNITY COLLEGE

A review of education since 2010 reflects that all nine (9) counties were impacted by education as a necessary component of many “specific” jobs. While some employers are providing on-the-job training, citizens throughout the region are seeking higher levels of education. Compared to 2010 and 2015, Cass, Delta, Franklin, Morris and Red River counties have decreased the number of 12th grade students with no diplomas. Virtually all of the counties have increased the number of Regular High School Diplomas which resulted in an increase of High School Graduates from 2015 by 3,506 possible students going to college or the workforce.

Associate’s, Bachelor’s, Master’s, Professional school, and Doctorate degrees are the greatest achievements in the NETEDD region. While there was not as much movement between 2010 and 2015, by 2021 the importance of education seems to have impacted all of the counties. Multiple closures of coal mines, complete closure of U.S. Steel and industries that may have been impacted, COVID-19 and changes in scopes of work all may have been significant factors as well as the possibility of a remote education. The end result for 2021 was 1,826 additional Associate’s degrees, 6,027 additional Bachelor’s degrees, 3,464 additional Master’s degrees, 58 additional Professional school degrees, and 302 Doctorate degrees.

Full Report/Breakdown of access to County access to universities and colleges can be found **HERE.**



ECONOMIC RESILIENCY

Over the years, the NETEDD region has often faced similar risks and/or hazards that required some form of pulling together to overcome and rebound. As a region, one community is often interdependent on other communities and a major impact in one can affect many. During the past Five-Years (5-years), however, the negative impact resulted in a nation-wide hazard: COVID-19.

PANDEMIC RESILIENCY

COVID-19 impact was not an impact that was planned for in Hazard Mitigation plans, development vulnerability assessments, emergency planning, or even in our future strategic plans for “pandemics”. This was beyond anything that cities and/or counties could plan for, yet somehow our region pulled together and basic services continued. As a region we recognized the need for improvements in many areas of Economic and Regional Development that were already in place and will continue in the future.

- Technical Assistance is provided to all cities, counties, businesses, and EDC’s on funding options, deferments, Small Business Loans, and Grants that may become available to protect employees and businesses to keep them open.

- Shared information is important within the department to make sure that the most up-to-date information is readily available for distribution via email when needed.

- Grant Writing is more detailed with emphasis on resilience especially in the environmental narrative and the Investment Priorities. Adding additional information in the environmental narrative relating to the city/county action plans from the Hazard Mitigation Plan details their dedication to planned resilience for their community(ies).

- Revolving Loan Funds are utilized as businesses within the lending areas are looking for resources to protect their employees, modify their business, if possible, to avoid direct contact with customers, and continue to remain open to provide a service to the community.

- Be prepared for opportunities to open up that were not anticipated due to circumstances.

- Development Department keeps Cities, Counties, and EDC's notified of funding opportunities to improve Infrastructure within their communities which helps bringing the possibility of new jobs. The availability of municipal utilities, business capital, and a trained labor force are vital for this region to sustain its current and future economic growth. These challenges are constantly on the forefront of the governing bodies of the counties/ the cities/ and the EDC's of the NETEDD region.

- The demand for federal assistance programs, such as those administered through EDA, may increase and needs far outpace available federal funding.

- Local communities continue to search for additional resources and ways to leverage existing resources such as public-private partnerships and creative financing vehicles, to ensure that challenges and costs for tomorrow's economic growth is met.

- The NETEDD will assist with new grant opportunities offered for infrastructure in a region where aging and/or failing roads, water, and sewer are in desperate needs of repair.

- Because of the location of this region between Dallas and the Port of Shreveport, its central location between the east and west coasts of the U.S., and the fact that it lies within the north-south transportation corridor connecting Mexico and eastern half of the U.S., the region draws attention from numerous industries in regard to sites for distribution centers.

- A foreign trade zone at TexAmericas Center, west of Texarkana, continues to be an attraction for the region.

- The plans for proposed Interstate 69 and completion of Interstate 49, the upgrade of U.S. 59, and the availability of U.S. 271, U.S. 259, the expansion of U.S. 82 and several state highways should increase the attractiveness of this region for distribution centers and other industries dependent upon access to major highways.

- Continued expansion of area airports will be an important part of this growth as will development of large industrial parks near major transportation corridors.

While recognizing the need for improvements, the NETEDD continues to understand the importance of planning and preparing for economic changes and/or disasters. This often begins with Hazard Mitigation Planning.

Hazard Mitigation

The North East Texas Economic Development District, Inc. (NETEDD) partners recognizes the importance of planning for hazards in their cities and/or counties. To remain in compliance with 44 CFR Part 201, all of the NETEDD region participates in the Texas Standard Mitigation Plan (at a minimum). The State of Texas Hazard Mitigation Plan is updated every 5 years.

Goals of the State Plan are to reduce or eliminate hazardous conditions that:

- Cause loss of life,
- Inflict injuries,
- Cause property damage, or
- Degrade important natural resources.

Objectives:

- Implement activities that assist in protecting lives by making homes, businesses, infrastructure, critical facilities, and other property more
- Resistant to natural hazards; and
- Improve hazard assessment information to make recommendations for discouraging new development in areas vulnerable to natural hazards.

Public Awareness Objectives:

- Develop and implement education and outreach programs to increase public awareness of the risks associated with natural hazards; and
- Provide information on tools, and funding resources to assist in implementing mitigation activities.

Natural Systems Objective:

- Preserve, rehabilitate, and enhance natural systems to serve natural hazard mitigation functions.

Partnerships and Implementation Objective:

- To encourage leadership within public and private sector organizations to prioritize and implement local, county, and regional hazard mitigation activities

Emergency Service Objectives:

- Establish policy to ensure mitigation projects for critical facilities, services and infrastructure;
- Strengthen emergency operations by increasing collaboration and coordination among public agencies, non-profit organizations and business; and
- Integrate natural hazard mitigation activities with emergency operation plans and procedures.

Each of the counties have individual Hazard Mitigation Plans. In order to be in compliance with 44 CFR, local mitigation plans have to be updated every 5 years. Updated plans allow the counties the ability to participate in program funding then needed, which is outside of the funding that is allowed with the State of Texas Hazard Mitigation Plan.

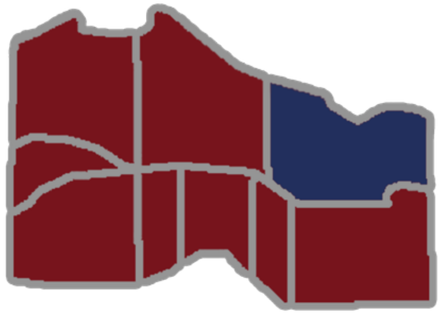
One of the greatest challenges facing the counties has been the ability to fund the five-year extensive updating requirements of a plan update. ATCOG has worked diligently researching options to assist the Counties with maintaining a current Hazard Mitigation Plan. All Nine (9) Texas ATCOG Counties are current or in the process of plan update. ATCOG's Development Department will be coordinating with the county emergency management divisions and/or designated officials to review plans annually to ensure that updating the five-year plan is less of a burden and will assist with keeping a current plan.

HAZARD MITIGATION PLANS

- Bowie County
- Cass County
- Delta County
- Franklin County
- Hopkins County
- Lamar County (In Progress)
- Morris County (In Progress)
- Red River County
- Titus County

BOWIE COUNTY

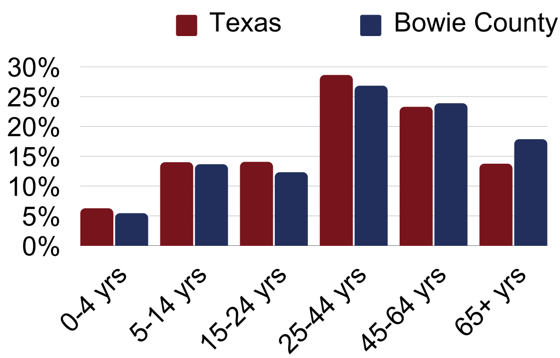
- **FOUNDED 1840**
- **COUNTY SEAT: NEW BOSTON**
- **HONORABLE BOBBY HOWELL**



Bowie County is the most populous within NETEDD's domain. Bowie County acts as a corridor to and from Texas with Interstates 30, 69, & 49 and U.S. Highways 59, 67 & 82. Bowie County is fortunate that the TexAmericas Center is centrally located in the county.
The TexAmericas Center owns one of the largest mixed-use industrial parks in the United States which services the four-states market. The New Boston Special Industrial Development Corporation, the Nash Industrial Park, and the De Kalb Economic Development Corporation are all actively seeking industry for Bowie County.

COUNTY POPULATION ESTIMATES

Total County Population: 92,747



- **Median Age:** 38.2 years
- **Population in Prime Working Age:** 71.2%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

OPPORTUNITY ZONE BY CENSUS TRACT

Texarkana: 480370104.00; 480370105.00; 480370108.00 Hooks: 480370113.00
Redwater: 480370114.01
Maud: 480370114.02
New Boston: 480370115.02

17.4%

Estimated population below poverty level+

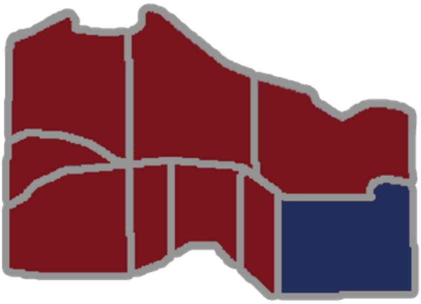
HIGHER EDUCATION

- Texas A&M University Texarkana
- Texarkana College

COUNTY RESOURCES:

- Texarkana EDC
- TexAmericas Center
- AR-TX REDI
- Texarkana Chamber
- New Boston Chamber
- New Boston SIDC
- DeKalb EDC
- Nash Industrial
- New Boston Entertainment District

*Data from the 2023 American Community Survey.

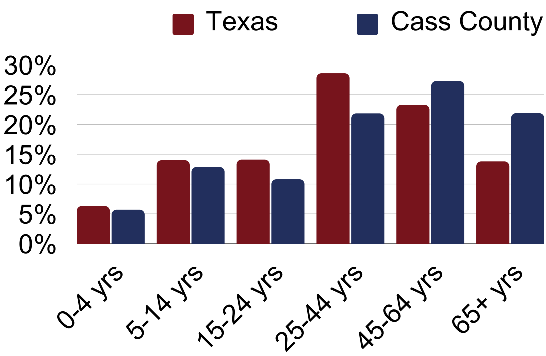


CASS COUNTY

- **FOUNDED 1846**
- **COUNTY SEAT: LINDEN**
- **HONORABLE TRAVIS RANSOM**

COUNTY POPULATION ESTIMATES

Total County Population: 28,637



- **Median Age:** 44.3 years
- **Population in Prime Working Age:** 74.4%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

4 OPPORTUNITY ZONE BY CENSUS TRACT

Douglassville: 480679502.00
Atlanta: 480679504.00
Linden: 480679506.00
Hughes Springs: 480679507.00

Cass County is rich in economic resources including transportation needs served by Hwy 59 which is in the process of becoming part of the Interstate 69 system, by State highways 8, 11, 77, and 155, and by two rail lines, the Missouri Pacific and the Louisiana and Arkansas; 937 square miles of the East Texas timberlands, heavily forested with a great variety of softwoods and hardwoods; 20 to 30% of the land considered prime farmland; rich mineral resources including ceramic clay, granite, industrial sand, oil, gas, iron, and lignite coal. Cass County has 4 Opportunity Zones in or around Atlanta, Douglassville, Hughes Springs and Linden.

COUNTY RESOURCES:

- Cass County
- Atlanta EDC
- Linden EDC
- Queen City EDC
- Atlanta Area Chamber

18.5%

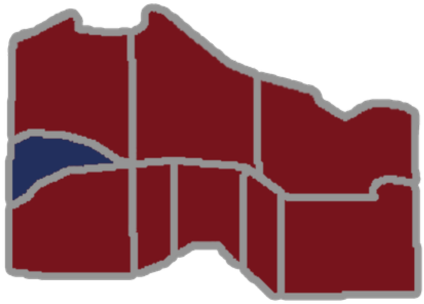
Estimated population below poverty level+

HIGHER EDUCATION

Bowie County colleges are less than 40 miles away.

DELTA COUNTY

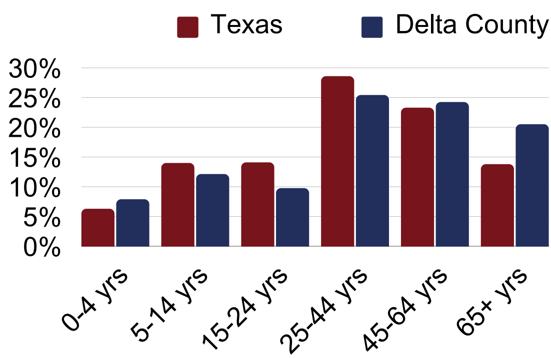
- **FOUNDED 1870**
- **COUNTY SEAT: COOPER**
- **HONORABLE TANNER CRUTHER**



Delta County has the smallest population in the NETEDD. Delta County's economy significantly relies on agriculture, in-transit consumerism, and tourism despite the aged population. Delta County has the tourism/economic benefit of Lake Cooper. Thousands of acres of parks and wildlife management areas surround the lake. The park sits where the Tallgrass Prairies and Post Oak Savannah ecosystems meet inviting tourists to the area annually. There is 1 Opportunity Zone in Delta County.

COUNTY POPULATION ESTIMATES

Total County Population: 5,278



- **Median Age:** 40.6 years
- **Population in Prime Working Age:** 86.8%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

1 OPPORTUNITY ZONE BY CENSUS TRACT

Cooper: 481199502.00

14.1%

Estimated population below poverty level+

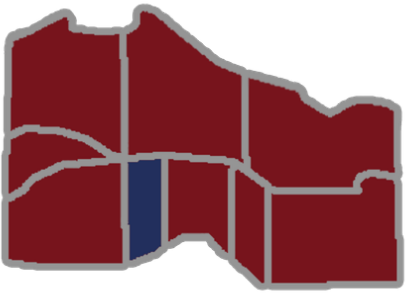
COUNTY RESOURCES:

- Delta County
- City of Cooper

HIGHER EDUCATION

- AMUC is less than 15 miles from locations in Delta County.
- PJC is less than 35 miles from locations in Delta County.

*Data from the 2023 American Community Survey.

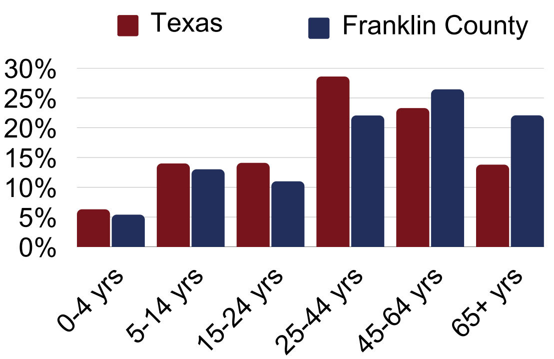


FRANKLIN COUNTY

- **FOUNDED 1875**
- **COUNTY SEAT: MOUNT VERNON**
- **HONORABLE SCOTT LEE**

COUNTY POPULATION ESTIMATES

Total County Population: 10,445



- **Median Age:** 42.9 years
- **Population in Prime Working Age:** 85.1%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

1 OPPORTUNITY ZONE BY CENSUS TRACT

Winnsboro: 481599503.00

Franklin County has a welcoming attitude of a "perfect blend of country living and developing business atmosphere". While Franklin County is the 8th smallest county in the State of Texas, it has been among the top counties in dairy and broiler production. Franklin County is known for Lake Cypress Springs (lakecypress springs.org), a reservoir lake used for recreation, municipal, and industrial purposes. Lake Cypress has 20 subdivisions surrounding the lake and is home to 6 parks. Franklin County has 1 Opportunity Zone.

COUNTY RESOURCES:

- Franklin County
- Mt. Vernon EDC
- Franklin County Chamber
- Franklin Texas Agrilife Extension

8.6%

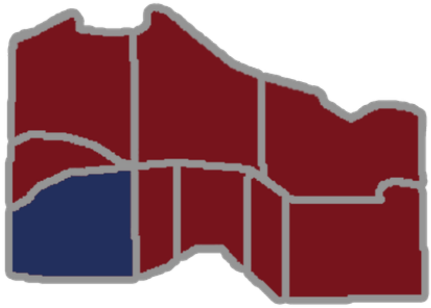
Estimated population below poverty level+

HIGHER EDUCATION

- NTCC is less than 25 miles from locations in Franklin County.
- TAMUC is less than 50 miles from locations in Franklin County.

*Data from the 2023 American Community Survey.

HOPKINS COUNTY

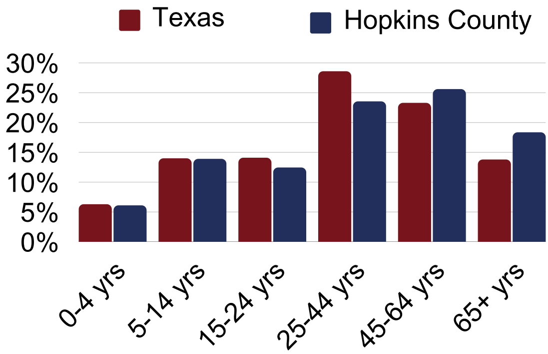


- **FOUNDED 1846**
- **COUNTY SEAT: SULPHUR SPRINGS**
- **HONORABLE ROBERT NEWSOM**

Hopkins County has a steady growing population in the southwest corner of NETEDD. As the population grows, the employment rate continues to increase. Agricultural, industrial, and consumer manufacturers serve as the primary economic stimulus for the county. The City of Sulphur Springs is in a prime location for business growth with I-30, and Hwy's 11, 19, & 154 as they travel from North, South, East and West. There are 3 Opportunity Zones in Hopkins County, including Sulphur Springs, Como and Yantis.

COUNTY POPULATION ESTIMATES

Total County Population: 37,008



- **Median Age:** 39.7 years
- **Population in Prime Working Age: 82.0**%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

3 OPPORTUNITY ZONE BY CENSUS TRACT

Sulphur Springs: 482239506.00
Como: 482239507.00
Yantis: 482239508.00

13.4%

Estimated population below poverty level+

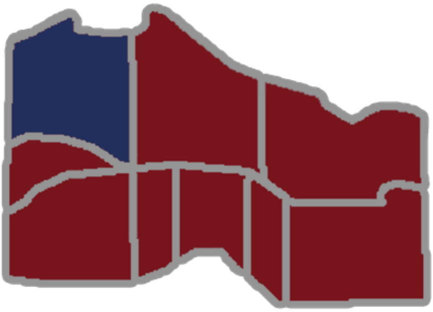
COUNTY RESOURCES:

- Hopkins County
- Sulphur Springs EDC
- Hopkins County Chamber

HIGHER EDUCATION

- TAMUC is less than 35 miles from locations in Hopkins County.
- PJC & NTCC are both less than 45 miles from locations in Hopkins County.

*Data from the 2023 American Community Survey.

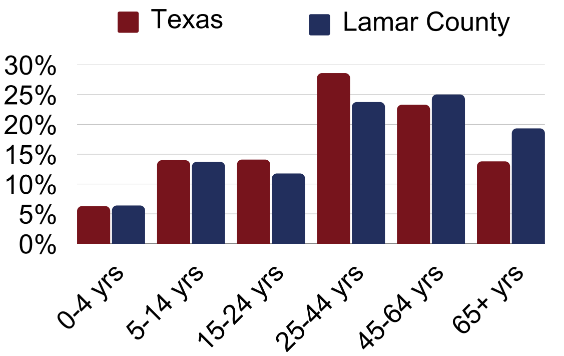


LAMAR COUNTY

- **FOUNDED 1841**
- **COUNTY SEAT: PARIS**
- **HONORABLE BRANDON BELL**

COUNTY POPULATION ESTIMATES

Total County Population: 50,149



- **Median Age:** 40.3 years
- **Population in Prime Working Age:** 81.8%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

Lamar County's population is the second largest in the NETEDD. The rural nature of the county land is primarily dependent on agriculture; 49% of which is devoted to crops, 36% to pasture, and 12% to woodlands. Beef, dairy, hay, soybeans, wheat, corn, and sorghum are the chief agricultural products. Lamar is fortunate to be part of North East Texas Trails with Trail de Paris (http://traildeparis. org/) where Parks, Gardens, Trails, and Campsites are enjoyed by many. Lamar County has 5 Opportunity Zones with the City of Paris containing four of the Opportunity Zones.

5 OPPORTUNITY ZONE BY CENSUS TRACT

Blossom: 482770003.00
Paris: 482770005.00; 482770006.00; 482770007.00; 482770008.00

16.0%

Estimated population below poverty level+

COUNTY RESOURCES:

- Lamar County
- Paris EDC
- Paris Chamber
- Paris SBDC Chamber

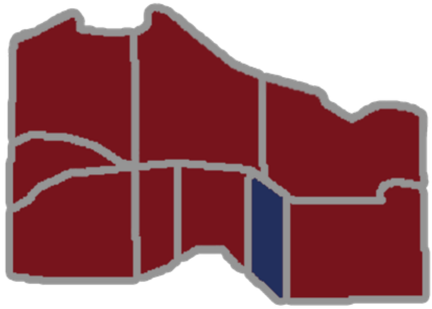
HIGHER EDUCATION

- Paris Junior College
- TAMUC is less than 55 miles from locations in Lamar County.

*Data from the 2023 American Community Survey.

MORRIS COUNTY

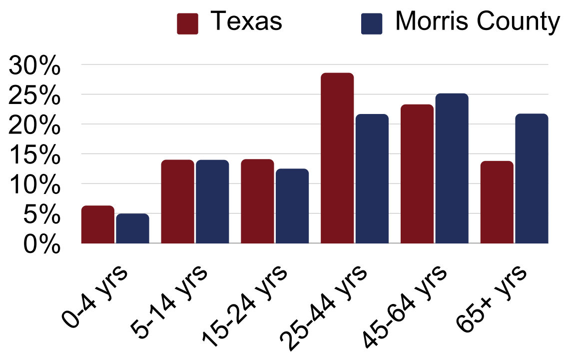
- **FOUNDED 1875**
- **COUNTY SEAT: DAINGERFIELD**
- **HONORABLE DOUG REEDER**



Morris County needs to see revitalization of the U.S. Steel property closed in 2020 impacting over 600 jobs including neighboring companies. Outdoor recreational activities are thriving in several areas: Daingerfield State Park with approximately 507 acres, including an 80-acre Lake opened in 1938, is managed by the Texas Parks and Wildlife Department. Seasonal Activity at Rocky Point Adventures Water Park Lone Star is back to full capacity. Morris County is fortunate to have the Morris County Collaborative with a 2020-2023 Strategic Plan for the County with a Vision and Mission.

COUNTY POPULATION ESTIMATES

Total County Population: 11,993



- **Median Age:** 43.0 years
- **Population in Prime Working Age:** 78.6%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

3 OPPORTUNITY ZONE BY CENSUS TRACT

Naples: 483439501.00
Lone Star: 483439502.00
Dangerfield: 483439503.00

15.8% Estimated population below poverty level+

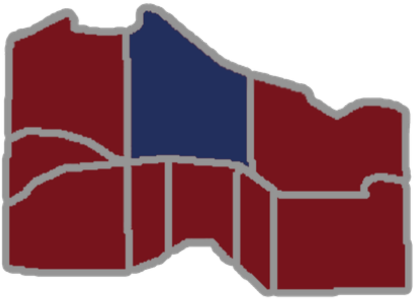
COUNTY RESOURCES:

- Morris County
- Lone Star Economic Development

HIGHER EDUCATION

- NTCC is less than 10 miles from locations in Morris County.
- TAMUT is less than 60 miles from locations in Morris County.
- UT - Tyler is less than 75 miles from locations in Morris County.

*Data from the 2023 American Community Survey.

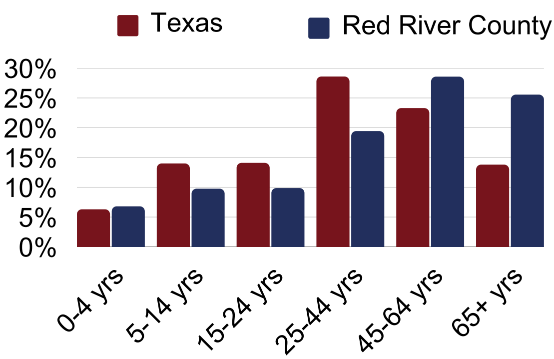


RED RIVER COUNTY

- **FOUNDED 1837**
- **COUNTY SEAT: CLARKSVILLE**
- **HONORABLE ROBERT BRIDGES**

COUNTY POPULATION ESTIMATES

Total County Population: 11,627



- **Median Age:** 48.9 years
- **Population in Prime Working Age:** 65.9%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

Red River County has experienced minimal decline through the last decade. The entire northern border is the Red River and the southern border is the Sulphur River. Mineral resources in the county include oil, gas, clay, industrial sand, and chalk. No Opportunity Zones are identified in Red River County.

OPPORTUNITY ZONE BY CENSUS TRACT

None.

20.2%

Estimated population below poverty level+

COUNTY RESOURCES:

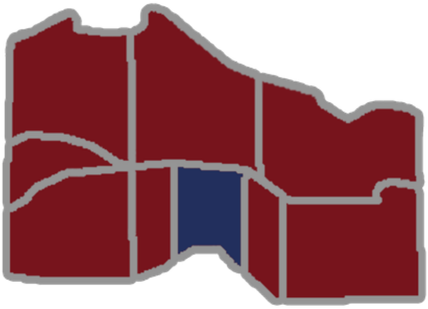
- Red River County
- Clarksville EDC

HIGHER EDUCATION

- PJC is less than 40 miles from locations in Red River County.
- TAMUT is less than 70 miles from locations in Red River County.

*Data from the 2023 American Community Survey.

TITUS COUNTY



- **FOUNDED 1846**
- **COUNTY SEAT: MOUNT PLEASANT**
- **HONORABLE KENT COOPER**

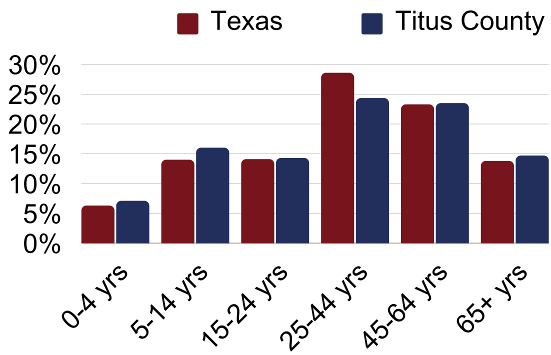
Titus County has experienced a steady increase of population and employment since 2013. 2023 reflects a slight decline. Their Chamber of Commerce and Visitors Council strives to “inspire business leadership, promote regional tourism, and enhance quality of life in Mount Pleasant and Titus County”. It should be noted that Titus county has the youngest median age in the NETEDD domain. By working with the Mount Pleasant Young Professionals and engaging an emerging group of young leaders who are committed to personal growth, career advancement, civic engagement, and service, the Chamber is enhancing the economic growth of Titus County.

18.3%

Estimated population below poverty level+

COUNTY POPULATION ESTIMATES

Total County Population: 31,301



- **Median Age:** 34.4 years
- **Population in Prime Working Age:** 77.7%
- **Median Household Income:** Click Here
- **Economic Overview 2025:** Click Here

1 OPPORTUNITY ZONE BY CENSUS TRACT

Mount Pleasant: 484499503.00

COUNTY RESOURCES:

- Titus County
- Mount Pleasant EDC
- USDA Area Office
  Mount Pleasant Texas

HIGHER EDUCATION

- Northeast Texas Community College
- TAMUT & TAMUC are both less than 70 miles from locations in Titus County.

*Data from the 2023 American Community Survey.

NETEDD STATISTICS & DATA

ECONOMIC DISTRESS CRITERIA

- 24-month Average Unemployment Rate (BLS) period ending April 2026
- **2024** Per Capita Personal Income (BEA PCPI)
- **2024** Per Capita Money Income (ACS 5-year PCMI)
- To Measure Distress - County Tool, ***click here***

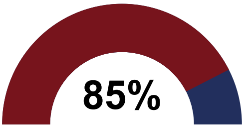
2023 Per Capita 24 Month Unemployment		Threshold	BEA PCPI	Threshold	ACS 5-Year PCMI	Threshold
Region	4.15	-0.09	$54,663	**74.7**	$31,657	**70.9**
United States	4.24	0.00	$73,204	100.0	$44,673	100.0
Bowie County	4.18	-0.06	$53,921	**73.7**	$31,241	**69.9**
Cass County	5.06	0.82	$51,139	**69.9**	$29,660	**66.4**
Delta County	4.28	0.04	$51,821	**70.8**	$31,723	**71.0**
Franklin County	3.66	-0.58	$61,557	84.1	$41,630	93.2
Hopkins County	3.34	-0.90	$58,893	80.4	$34,712	**77.7**
Lamar County	4.12	-0.12	$53,557	**73.2**	$33,256	**74.4**
Morris County	**5.53**	1.29	$52,766	**72.1**	$27,778	**62.2**
Red River County	4.67	0.43	$56,814	**77.6**	$29,753	**66.6**
Titus County	4.03	-0.21	$54,678	**74.7**	$27,244	**61.0**

Project Eligibility:

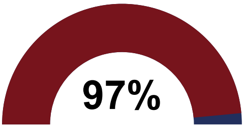
- An unemployment rate that is, for the most recent 24-month period for which data are available, at least 1% greater than the national average unemployment rate;
- Per capita income that is, for the most recent period for which data are available, 80% or less of the national average per capita income; or
- A Special Need, as determined by EDA.

NETEDD STATISTICS & DATA

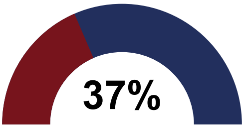
BROADBAND/INTERNET SURVEY KEY FINDINGS



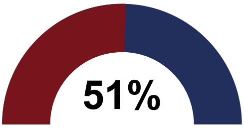
Interested in faster & more reliable Internet Services



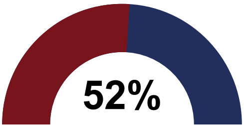
Said they believe the County government should help facilitate better broadband



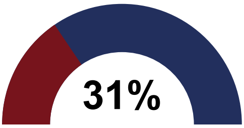
Have no other options for their internet service



Are “dissatisfied” or “very dissatisfied” with current Internet Speeds

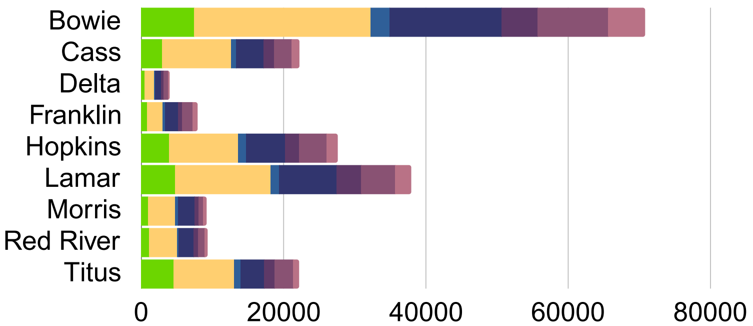


Have 7 or more Internet-connected devices in their home

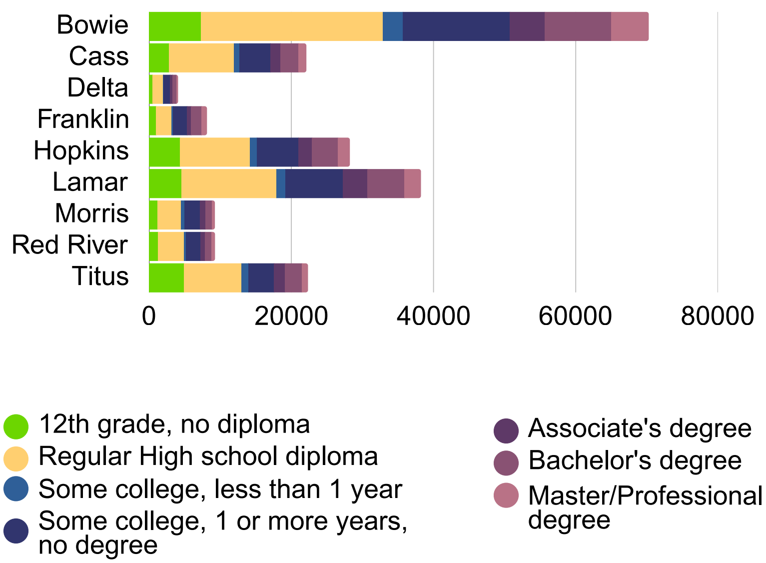


Indicate that availability of broadband Internet is effecting where they choose to live

NETEDD's Regional Education Attainment Breakdown for the year 2021.



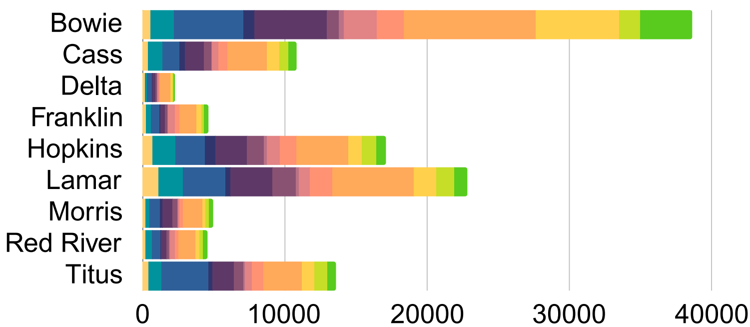
NETEDD's Regional Education Attainment Breakdown for the year 2023.



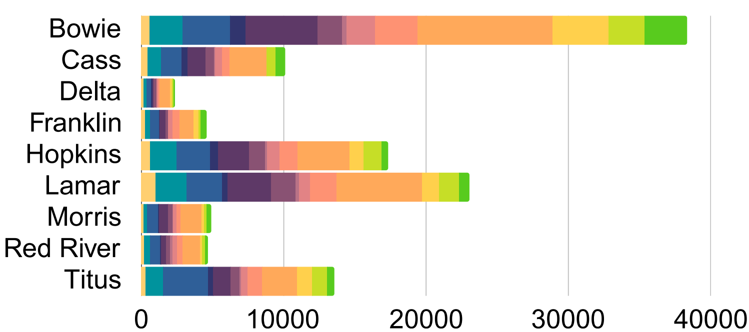
*Data gathered from the 2021 & 2023 Census.gov S1501 (ACS).

NETEDD STATISTICS & DATA
INDUSTRY COMPARISON

NETEDD's Industry 2021: Civilian employed population 16 years & over.



NETEDD's Industry 2023: Civilian employed population 16 years & over.



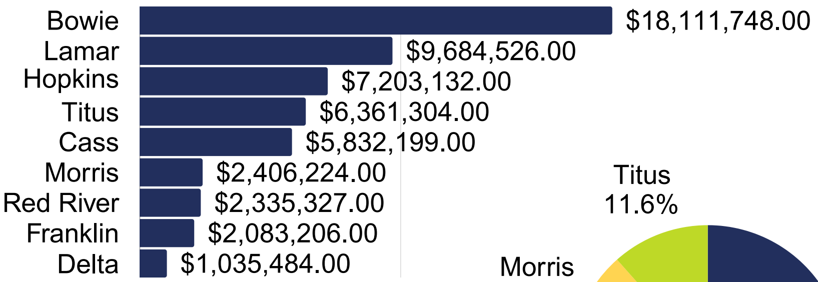
- Agriculture, forestry, fishing, hunting, & mining
- Transportation, warehousing, & utilities
- Finance, insurance, real estate, rental, & leasing
- Management, administrative & waste management Services
- Other services, except public administration
- Educational services, healthcare, & social assistance
- Arts, entertainment, recreation, accommodation, & food services
- Public administration
- Wholesale trade
- Construction
- Manufacturing
- Retail trade
- Information

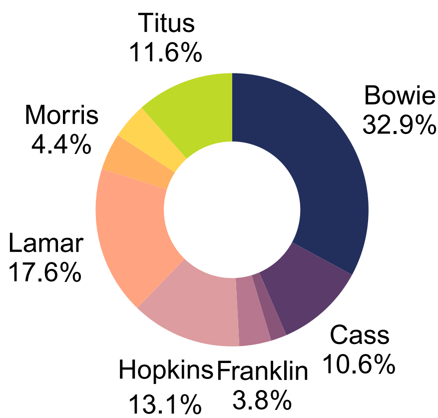
*Data gathered from the 2021 & 2023 Census.gov S2407 (ACS).

NETEDD STATISTICS & DATA

AMERICAN RESCUE PLAN ACT (ARPA)

American Rescue Funds (ARPA)





*Total estimate of American Rescue Plan Act of 2021 funds made available throughout our region was **$93,264,572.**

DISCLAIMER

Please feel free to use any information found in this document. However, it must be noted that the **information listed may not be the most current information available.** Please utilize the Helpful Links/Resources page to find information for funding your city or county. All information found throughout this document provided is free and open for use.

COMMUNITY & PRIVATE SECTOR PARTICIPATION

Stakeholder Engagement meetings were conducted:

- March 22, 2023 @ 2:30 PM CDT
- March 24, 2023 @ 9:00 AM CDT
- April 10, 2023 @ 1:30 PM CDT
- April, 11, 2023 @ 11:30 AM CDT

Stakeholder surveys includes:

- Visions & Plans Evaluation
- SWOT Analysis (Regional & County)

In consideration of the size of the district, the Board and staff relied on a variety of resources and partners to obtain input into the 2023 CEDS. Virtual Stakeholder Engagement Meetings were used to springboard and evoke discussion of the economic development issues affecting the region. Regional stakeholders provide the information that is an integral part of this report.

The NETEDD is grateful for the following, including but not limited to:

- Elected official from the counties and cites;
- City Managers, Economic Development Administrators, Chambers of Commerce staff and Board members;
- Northeast Texas Workforce Commission staff and Board members;
- Local education organizations; and
- The Ark-Tex Council of Governments staff and Board members.

The initial survey was sent out to the entire region to have a diverse group of committee members participating in the 2023-2028 CEDS. Many factors have impacted various parts of the NETEDD region during the past five (5) years with COVID-19 having a major impact on many businesses, closed venues, recreation sites that have not returned to full capacity, staffing issues, new businesses, shifts in population, housing, and others.

The following is a list of regional volunteers who assisted with the CEDS 5-year plan:

• Bart Spivey	Business Development Project Manager, Workforce NETX
• Eric Voyles	VP & CEDO, TexAmericas Center
• Keith Whitefield	City Manager, Daingerfield
• Lisa Thompson	Economic Development, Texarkana
• Miranda Johnson	Executive Director, Atlanta EDC
• Nathan Tafoya	Executive Director, Mount Pleasant EDC
• Rea Donna Jones	Director, Texarkana Metropolitan Organization
• Robert Sitterly	President & CEO, Ar-Tx REDI
• Roger Feagley	Executive Director, Hopkins Co-Sulphur Springs EDC
• Tory Niewiadomski	Community Development Director, Sulphur Springs
• Tim Wilson	Director, SBDC - Mount Pleasant
• Bob McFarland	President, Franklin County Industrial Foundation
• Kent Cooper	County Judge - Titus
• Cathy Hardin-Harrison	County Judge - Miller
• Darren Braddy	Mayor, Cooper
• David Orr	City Manager, Texarkana, TX
• Doug Bowers	City Manager, Nash
• Janell Morton	Director, SBDC - Magnolia
• Jennifer Johnston	Director, SBDC - Paris
• Lee Elliot	Executive Director, Linden EDC
• Maureen Hammond	Executive Director, Paris EDC
• Paul Hines	EDC Administrator, Clarksville
• Randy Reed	Executive Director, Workforce NETX
• Billy Lindsey	Executive Director, De Kalb EDC
• Tanner Crutcher	County Judge - Delta
• Robert Bridges	County Judge - Red River
• Bobby Howell	County Judge - Bowie
• Scott Norton	President, TexAmericas Center
• Travis Ransom	County Judge - Cass
• Scott Lee	County Judge - Franklin
• Doug Reeder	County Judge - Morris
• Brandon Bell	County Judge - Lamar
• Robert Newsom	County Judge - Hopkins
• Ann Rushing	Mayor, City of Clarksville
• John Sellers	Mayor Pro Tem, City of Sulphur Springs
• Marc Reiter	Mayor, City of Hooks
• Stan Wyatt	NETX Municipal Water District/Board of Directors

HELPFUL LINKS/RESOURCES

Need help finding current city/county statistics & data?

- Census Website Guide
- Texas Labor Market Information Website Guide

American Rescue Information

- Fiscal Recovery Funds: County Funding

Track Census & County Poverty Here

- EDA-Census Poverty Status Viewer: Poverty Status Viewer

Partners & Advocates

- U.S Economic Development Administration
- U.S. Department of Agriculture
- Small Business Administration
- Housing and Urban Development
- Environmental Protection Agency
- Homeland Security
- Ark-Tex Council of Governments
- Workforce Solutions Northeast Texas
- Texas Department of Economic Development
- Texas Office of Rural and Community Affairs
- Texas Department of Agriculture

CONNECT WITH US

NETEDD
NORTH EAST TEXAS ECONOMIC DEVELOPMENT DISTRICT

Ark-Tex Council of Governments
EST. 1969

903.832.8636

4808 Elizabeth Street, Texarkana, TX 75503

development@atcog.org

www.ATCOG.org

Linkedin.com/company/9221141

Facebook.com/ATCOG

Youtube.com/@ATCOG

NETEDD

NORTH EAST TEXAS ECONOMIC DEVELOPMENT DISTRICT

MATRIX CODE DEFINITIONS

Matrix codes are used to indicate—but do not establish—activity eligibility. An activity must be eligible in accordance with the regulations at 24 CFR 570.201 – 570.207 for Entitlements, 570.703 – 570.705 for the Section 108 loan guarantee program, and with Section 105(a) of the HCDA [42 USC 5305] and 24 CFR 570.482 for States. Grantees need to refer to the regulations to determine an activity's eligibility; the codes defined below are used in IDIS On-Line chiefly to categorize activities for reporting purposes.

INDEX

Code	Definition with Entitlement, State, or Section 108 loan Guarantee citations
Acquisition and Disposition	
01	**Acquisition of Real Property** *24 CFR 570.201(e) or 42 USC 5305(a)(1)* Acquisition of real property that will be developed for a public purpose. Use code 01 if CDBG funds will be used ONLY for the acquisition of property. This code is frequently used for the acquisition of property on which a public facility, public improvement or housing will be constructed using other funds. *Note:* • *When a grantee acquires and constructs or rehabilitates a public facility with CDBG funds, assign the appropriate 03* matrix code, instead of 01.* • *When a grantee combines acquisition with relocation or disposition in a single activity, that activity can be coded as Acquisition 01.* • *When a grantee acquires and rehabilitates housing with CDBG funds for residential purposes, use code 14G.* • *When a grantee or subrecipient acquires land, clears structures, or packages land for the purpose of creating an industrial park or encouraging commercial/industrial redevelopment, use matrix code 17A.*
02	**Disposition of Real Property** *24 CFR 570.201(b) or 42 USC 5305(a)(7)* Costs related to the sale, lease, or donation of real property acquired with CDBG funds or under urban renewal. Eligible costs would include the costs incidental to disposing of the property, such as preparation of legal documents, fees paid for surveys, transfer taxes, and other costs involved in the transfer of ownership of the CDBG-assisted property. The costs can also include the costs of temporarily maintaining property pending disposition, for example, boarding property up, mowing grass, security. However, the temporary maintenance costs are eligible only for properties initially acquired with CDBG funds.
04	**Clearance and Demolition** *24 CFR 570.201(d) or 42 USC 5305(a)(4)* Clearance or demolition of buildings/improvements, or the movement of buildings to other sites.
04A	**Cleanup of Contaminated Sites** *24 CFR 570.201(d) or 24 CFR 570.482(c)(3) [Public Law 105-276]* Activities undertaken primarily to clean toxic/environmental waste or contamination from a site.
08	**Relocation** *24 CFR 570.201(i) or 42 USC 5305(a)(11)* Relocation payments and other assistance for permanently or temporarily displaced individuals, families, businesses, non-profit organizations, and farms.

Public Facilities and Improvements Use matrix codes in this section when the CDBG funds are used by the grantee or other public or private non-profit entities for public facilities and improvements. *Note:* • *Grantees may only have one public facility in an activity. Grantees must set up a separate activity for each public facility. When two or more related activities are funded with CDBG, the grantee needs to set up a separate activity for each facility or improvement.* • *When a facility is used only by a specific client group, the activity should be assigned the matrix code specific to that group, not the type of facility. For instance, assign 03Q to a health facility for abused and neglected children, not 03P.* • *If CDBG funds are only used to acquire property for a public facility, use matrix code 01. If the grantee uses CDBG funds to pay for the acquisition and construction, or rehabilitation of a public facility or improvement, use the appropriate 03* matrix code.* • *For commercial and industrial improvements undertaken by a grantee or a subrecipient for economic development purposes, use matrix code 17A, 17B, 17C, or 17D.*	
03A	**Senior Centers** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of facilities (except permanent housing) for seniors. 03A may be used for a facility serving both the elderly and persons with disabilities, provided it is not intended primarily to serve persons with disabilities. If it is, use 03B instead. *Note: For the construction of permanent housing for the elderly, use code 12; for the rehabilitation of such housing, use the appropriate 14* code.*
03B	**Facilities for Persons with Disabilities** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of centers, group homes, and other facilities (except permanent housing) for persons with disabilities. 03B may be used for a facility serving both persons with disabilities and the elderly, provided it is not intended primarily to serve the elderly. If it is, use 03A instead. *Note: For the construction of permanent housing for the persons with disabilities, use code 12; for the rehabilitation of such housing, use the appropriate 14* code.*
03C	**Homeless Facilities (not operating costs)** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, conversion of buildings, or rehabilitation of temporary shelters and transitional housing for the homeless, including victims of domestic violence, dating violence, sexual assault or stalking, disaster victims, runaway children, drug offenders, and parolees. *Note: For the construction of permanent housing for the homeless, use code 12; for the rehabilitation of such housing, use the appropriate 14* code; for facilities for abused and neglected children, use 03Q.*

03D	**Youth Centers** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of facilities intended primarily for young people age 13 to 19. These include playground and recreational facilities that are part of a youth center. For the acquisition, construction or rehabilitation of facilities intended primarily for children age 12 and under, use 03M; for facilities for abused and neglected children, use 03Q.
03E	**Neighborhood Facilities** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of facilities that are principally designed to serve a neighborhood and that will be used for social services or for multiple purposes (including recreation). Such facilities may include libraries and community centers.
03F	**Parks, Recreational Facilities** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Development of open space areas or facilities intended primarily for recreational use.
03G	**Parking Facilities** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of parking lots and parking garages. Use 03G if rehabilitation of a public facility or street improvement is a small part of an activity to improve a parking facility. However, if parking improvements are only a small part of a larger street improvement activity, use 03K.
03H	**Solid Waste Disposal Improvements** *24 CFR 570.201(c) or 42 USC 5205(a)(2)* Acquisition, construction or rehabilitation of solid waste disposal facilities. The eligible costs can also include equipment, such as bulldozers, used exclusively at the facility.
03I	**Flood Drainage Improvements** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of flood drainage facilities, such as retention ponds, catch basins, streambank erosion controls, channelization of streambeds, or dams. 03I can also be used for “Green Infrastructure” improvements to manage stormwater. However, if stormwater management improvements are integral to some other activity like a park or a street project, it should be included in that matrix code (03F for parks, 03K for streets) rather than 03I. *Note: Do not use 03I for construction/rehabilitation of storm sewers, street drains, or storm drains. Use 03J for storm sewers and 03K for street and storm drains.*
03J	**Water/Sewer Improvements** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Installation or replacement of water lines, sanitary sewers, storm sewers, and fire hydrants. Costs of street repairs (usually repaving) made necessary by water/sewer improvement activities are included under 03J. For water/sewer improvements that are part of: • More extensive street improvements, use 03K. For example, an activity that involves paving six blocks of Main Street and installing 100 feet of new water lines in one of those blocks. • A housing rehabilitation activity such as water/sewer hookups (lines from a house to the street), use the appropriate 14* housing rehabilitation matrix code.

03K	**Street Improvements** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Installation or repair of streets, street drains, storm drains, curbs and gutters, tunnels, bridges, and traffic lights/signs. Also use 03K: • For improvements that include landscaping, street lighting, and/or street signs (commonly referred to as "streetscaping"). • If sidewalk improvements (see code 03L) are part of more extensive street improvements.
03L	**Sidewalks** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Improvements to sidewalks. Also use 03L for sidewalk improvements that include the installation of trash receptacles, lighting, benches, and trees.
03M	**Child Care Centers** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of facilities intended primarily for children age 12 and under. Examples are daycare centers and Head Start preschool centers. For the construction or rehabilitation of facilities for abused and neglected children, use 03Q; for the construction or rehabilitation of facilities for teenagers, use 03D
03N	**Tree Planting** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Activities limited to tree planting (sometimes referred to as "beautification"). For streetscape activities that include tree planting, use 03K; for sidewalk improvement activities that include tree planting, use 03L.
03O	**Fire Stations/Equipment** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of fire stations and/or the purchase of fire trucks and emergency rescue equipment.
03P	**Health Facilities** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of physical or mental health facilities. Examples of such facilities include neighborhood clinics, hospitals, nursing homes, and convalescent homes. Health facilities for a specific client group should use the matrix code for that client group. For example, use 03Q for the construction or rehabilitation of health facilities for abused and neglected children.
03Q	**Facilities for Abused and Neglected Children** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of daycare centers, treatment facilities, or temporary housing for abused and neglected children.
03R	**Asbestos Removal** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Rehabilitation of any public facility undertaken primarily to remove asbestos.
03S	**Facilities for AIDS Patients (not operating costs)** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* Acquisition, construction, or rehabilitation of facilities for the treatment or temporary housing of people who are HIV positive or who have AIDS. For the construction or rehabilitation of facilities for AIDS education and prevention, use 03P.

03Z	**Other Public Improvements Not Listed in 03A-03T** *24 CFR 570.201(c) or 42 USC 5305(a)(2)* This matrix code replaces matrix code 03. Only use this code when an activity does not fall under a more specific 03A – 03S matrix code. Check the following before using this matrix code: • Grantees may only have one public facility in an activity. Grantees must set up a separate activity for each public facility. When two or more related facilities are funded by CDBG, the grantee needs to set up a separate activity for each facility or improvement. • 03Z can be used for seawalls, bus shelters, retaining walls, and wind turbines. • 03Z can be used for activities that assist persons with disabilities by removing architectural barriers from or providing ADA improvements to government buildings (activities that otherwise would not be eligible for CDBG funding).
06	**Interim Assistance** *24 CFR 570.201(f) or 42 USC 5305(a)(4)* Only for activities undertaken either to: • Make limited improvements (e.g., repair of streets, sidewalks, or public buildings) intended solely to arrest further deterioration of physically deteriorated areas prior to making permanent improvements. • Alleviate emergency conditions threatening public health and safety, such as removal of tree limbs or other debris after a major storm.
11	**Privately Owned Utilities** *24 CFR 570.201(l) or 42 USC 5305(a)(14)* Acquisition, reconstruction, rehabilitation, or installation of distribution lines and facilities of regulated, privately owned utilities. This includes placing new or existing distribution lines/facilities underground.
16B	**Non-Residential Historic Preservation** *24 CFR 570.202(d)* Rehabilitation of historic buildings for non-residential use. Examples include the renovation of an historic building for use as a neighborhood facility, as a museum, or by an historic preservation society.
23	**Tornado Shelters Serving Private Mobile Home Parks** *42 USC 5305(a)(25)* Construction or improvement of tornado-safe shelters for residents of manufactured housing parks and the provision of assistance (including loans and grants) to nonprofit and for-profit entities to do so, in accordance with Section 42 USC 5305(a)(24).

Public Services	
Use matrix codes in this section for CDBG assisted public services activities. • It is important to distinguish a service from construction or rehabilitation of a facility where a service is being provided. For example, the construction or rehabilitation of a senior center is coded as 03A, but the funding of services provided at a facility for senior citizens is coded as 05A. • Rental of a facility for a service is considered a part of delivery of service and should be treated as a public service. • Operation and maintenance may be paid with CDBG funds only for the portion of the building where a public service is being carried out. • If the activity is restricted to one client group, use the matrix code for that group. For example, use 05A for senior services.	
03T	**Homeless/AIDS Patients Programs** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Costs associated with the operation of programs for the homeless or for AIDS patients, such as staff costs, utilities, maintenance, and insurance. Because payment of operating costs for these programs is a public service under CDBG, all CDBG expenditures for 03T activities are included in the calculation of the Public Services cap.
05A	**Senior Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services for the elderly. 05A may be used for an activity that serves both the elderly and persons with disabilities provided it is intended primarily to serve elderly. If the activity is intended primarily to serve persons with disabilities, use 05B instead.
05B	**Services for Persons with Disabilities** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services for the persons with disabilities, regardless of age. If the activity is intended primarily for elderly persons, use 05A instead.
05C	**Legal Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services providing legal aid to low- and moderate-income (LMI) persons. If the legal service is only provided for the settlement of tenant/landlord disputes, use 05K.
05D	**Youth Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services for young people age 13 to 19. For example, recreational services limited to teenagers and teen counseling programs. 05D can also be used for counseling programs that target teens but include counseling for the family as well. For services for children age 12 and under, use 05L; for services for abused and neglected children, use 05N.
05E	**Transportation Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* General transportation services. Transportation services for a specific client group should use the matrix code for that client group. For example, use 05A for transportation services for the elderly.

05F	**Substance Abuse Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Substance abuse recovery programs and substance abuse prevention/education activities. If the services are provided for a specific client group, the matrix code for that client group may be used instead. For example, substance abuse services that target teenagers may be coded either 05D or 05F.
05G	**Services for victims of domestic violence, dating violence, sexual assault or stalking** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services for victims of domestic violence, dating violence, sexual assault or stalking. For services limited to abused and neglected children, use 05N.
05H	**Employment Training** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Assistance to increase self-sufficiency, including literacy, independent living skills, resume writing, job coaching, "how to get and keep a job" training, or training students in a particular field on skill when there is no tie to a specific position or business. For activities providing training for specific permanent jobs with specific businesses, use 18A.
05I	**Crime Awareness/Prevention** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Promotion of crime awareness and prevention, including crime prevention education programs, community-oriented policing programs above and beyond normal staffing levels, installation of security cameras, and paying for security guards.
05J	**Fair Housing Activities (subject to Public Services cap)** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Fair housing services (e.g. counseling on housing discrimination) as public services. The activity needs to meet a national objective. For fair housing services activities carried out as part of general program administration (and thus not required to meet a national objective), use 21D.
05K	**Tenant/Landlord Counseling** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Counseling to help prevent or settle disputes between tenants and landlords.
05L	**Child Care Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services that will benefit children (generally under age 13), including parenting skills classes. For services exclusively for abused and neglected children, use 05N.
05M	**Health Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services addressing the physical health needs of residents of the community. For mental health services, use 05O.
05N	**Services for Abused and Neglected Children** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Daycare and other services exclusively for abused and neglected children.

05O	**Mental Health Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Services addressing the mental health needs of residents of the community.
05P	**Screening for Lead Poisoning** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Activities undertaken primarily to provide screening for lead poisoning. *Note:* • *Use 05P to test people for possible lead poising.* • *Use 14I to test buildings/properties for presence of lead contamination.*
05Q	**Subsistence Payments** *24 CFR 570.207(b)(4) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* One-time or short-term (no more than three months) emergency payments on behalf of individuals or families, generally for the purpose of preventing homelessness. Examples include utility payments to prevent cutoff of service, and rent/mortgage payments to prevent eviction.
05R	**Homebuyer Downpayment Assistance - Excluding Housing Counseling under 24 CFR 5.100** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Homebuyer downpayment assistance provided as a PUBLIC SERVICE. If housing counseling (under 24 CFR 5.100) is provided to in conjunction with downpayment assistance, report housing counseling separately under matrix code 05Y. If referral services, homeownership education programs, or general budget/financial counseling are provided to homebuyers in conjunction with downpayment assistance as part of a package, then the services are considered activity delivery costs as a part of an 05R activity. • It is subject to the public service cap, unless the assistance is provided by a CBDO in an NRSA or by a 105(a)(15) entity. • Only report the number of households that received downpayment assistance as accomplishments for 05R. • For more extensive types of homeownership assistance provided under authority of the National Affordable Housing Act, use code 13B.
05S	**Rental Housing Subsidies** *24 CFR 570.204 or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Tenant subsidies exclusively for rental payments for more than three months. Activities providing this form of assistance must be carried out by CBDOs or 105(a)(15) entities.
05T	**Security Deposits** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Tenant subsidies exclusively for payment of security deposits.

05U	**Housing Counseling only, under 24 CFR 5.100** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Housing counseling, under 24 CFR 5.100, for renters, homeowners, and/or potential new homebuyers that is provided as an independent public service (i.e., not as part of another eligible housing activity).
05V	**Neighborhood Cleanups** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* One-time or short-term efforts to remove trash and debris from neighborhoods. Examples of legitimate uses of this code include neighborhood cleanup campaigns and graffiti removal.
05W	**Food Banks** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Costs associated with the operation of food banks, community kitchens, and food pantries, such as staff costs, supplies, utilities, maintenance, and insurance.
05X	**Housing Information and Referral Services** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* An activity that provides housing information, education, and referral services, or general budget/financial counseling that does not meet the 24 CFR 5.100 definition of Housing Counseling.
05Y	**Housing Counseling under 24 CFR 5.100 Supporting Homebuyer Downpayment Assistance (05R)** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* Housing Counseling, under 24 CFR 5.100, that is provided to in conjunction with homebuyer downpayment assistance (05R) as a public service.
05Z	**Other Public Services Not Listed in 03T and 05A-05Y** *24 CFR 570.201(e) or 42 USC 5305(a)(8) + 24 CFR 570.482(c)(2)* This matrix code replaced matrix code 05. Only use this matrix code when an activity does not fall under a more specific 05A-05Y code. An example of a legitimate use of this code is when the CDBG funds are provided to a non-profit organization that provides multiple types of social services for operating costs. In another example, when a public service activity that does not have a more specific matrix code, provides services to multiple groups of clients such as seniors, persons with disabilities, and homeless persons. For instance, for a “meals on wheels” program for seniors and persons with disabilities, use 05Z. If this program had only been available to seniors, the correct matrix code would have been 05A.

Housing Housing includes new construction and rehabilitation. • Reconstruction of housing is eligible as is rehabilitation. Replacement of stick-built residential structures with manufactured housing units, or vice versa, is eligible as reconstruction of housing. • Manufactured housing may be rehabilitated if it is considered part of the community's permanent housing stock. • Wiring multifamily properties for broadband internet service, as part of substantial rehabilitation as defined in 24 CFR 5.100, should be treated as a cost of the rehabilitation, not broken out separately. • Conversion of non-residential structures to housing is eligible as rehabilitation (esp. significant for 14B, 14D, 14G). • Rehabilitation of housing can include water/sewer hookups, running water/sewer lines from a house out to the street, installation/rehabilitation/replacement of wells, septic tanks, septic drainfields, etc. • Historic preservation work that is done as part of other housing rehabilitation can be included in the relevant matrix code. • Installation or replacement of landscaping materials, sidewalks, and driveways can be included when the costs are incidental to the rehabilitation of the property.	
09	**Loss of Rental Income** *24 CFR 570.201(j) or 42 USC 5305(a)(6)* Payments to owners of housing for loss of rental income due to temporarily holding rental units for persons displaced by CDBG-assisted activities.
12	**Construction of Housing** *24 CFR 570.201(m), 570.204 or 42 USC 5305(a)(15)* Construction of housing with CDBG funds must either be: carried out by CBDOs, in accordance with the regulations at 24 CFR 570.204(a); in accordance with 42 USC 5305(a)(15); or last resort housing under the provisions of the Uniform Act, 42 USC Part 49.
13A	**Housing Counseling, under 24 CFR 5.100, for Homeownership Assistance (13B)** *24 CFR 570.201(n) or 42 USC 5305(a)(24)* Housing Counseling, under 24 CFR 5.100, when provided in conjunction with direct homeownership assistance 13B. Report housing counseling under matrix code 13A as a separate activity.

13B	**Homeownership Assistance - excluding Housing Counseling under 24 CFR 5.100** *24 CFR 570.201(n) or 42 USC 5305(a)(24)* CDBG funds may be used to provide direct homeownership assistance under 24 CFR 570.201(n) and Section 105(a)(24) of the HCDA under the low- and moderate-income housing national objective [24 CFR 570.208(a)(3) and 570.483(b)(3)]. Direct homeownership assistance may include: • Subsidizing interest rates and mortgage principal amounts to make loan payments affordable. This may include making grants to reduce the effective interest rates changed on the loans. Low-or no-interest subordinate loans can also be used to reduce overall loan repayment amounts. • Financing the cost of acquiring property already occupied by renter households at terms needed to make the purchase affordable. • Paying all or a part of the premium on behalf of the homebuyer for mortgage insurance required upfront by a private mortgagee. • Paying any or all of the reasonable closing costs associated with the home purchase on behalf of the homebuyer. • Paying up to 50 percent of the down payment required by the mortgagee for the purchase on behalf of the homebuyer. (The 50 percent limitation on downpayment assistance is a statutory requirement. Grantee records must document what amount of downpayment is required by the mortgagee, and must clearly distinguish between the amount of CDBG funds being provided for downpayment assistance vs. the amount provided for subsidizing the mortgage principal, for closing costs, for mortgage insurance, etc.) *Note:* • *If Housing Counseling, under 24 CFR 5.100, is provided in conjunction with direct homeownership assistance, report housing counseling under matrix code 13A, as a separate activity.* • *If referral services, homeownership education programs, or general budget/financial counseling is provided to homebuyers in conjunction with homeownership assistance, the services are considered activity delivery costs as part of a 13B activity.* • *All recipients of assistance provided under matrix code 13B must be low/moderate income and the activity must meet the LMH national objective.* • *Only report the number of households that received homeownership assistance as accomplishments for 13B.*
14A	**Rehabilitation: Single-Unit Residential** *24 CFR 570.202(a)(1) or 42 USC 5305(a)(4)* Rehabilitation of privately owned, single-unit homes. If Housing Counseling under 24 CFR 5.100 is provided in conjunction with rehabilitation, report Housing Counseling under matrix code 14L separately. If referral services, or general budget/financial counseling is provided to residents in conjunction with rehabilitation, the services are considered activity delivery costs as a part of a 14A activity.

14B	**Rehabilitation: Multi-Unit Residential** *24 CFR 570.202(a)(1) or 42 USC 5305(a)(4)* Rehabilitation of privately owned buildings with two or more permanent residential units. If Housing Counseling under 24 CFR 5.100 is provided in conjunction with rehabilitation, report Housing Counseling under matrix code 14L separately. If referral services or general budget/financial counseling is provided to residents in conjunction with rehabilitation, the services are considered activity delivery costs as a part of a 14B activity. For the rehabilitation of units that will provide temporary shelter or transitional housing for the homeless, use 03C.
14C	**Rehabilitation: Public Housing Modernization** *24 CFR 570.202(a)(2) or 42 USC 5305(a)(4)* Rehabilitation of housing units owned/operated by a public housing authority (PHA).
14D	**Rehabilitation: Other Publicly Owned Residential Buildings** *24 CFR 570.202(a)(2) or 42 USC 5305(a)(4)* Rehabilitation of permanent housing owned by a public entity other than a PHA. For the rehabilitation of other publicly owned buildings that will provide temporary shelter or transitional housing for the homeless, use 03C.
14F	**Rehabilitation: Energy Efficiency Improvements** *24 CFR 570.202(b)(4) or 42 USC 5305(a)(4)* Housing rehabilitation with the sole purpose of improving energy efficiency (e.g., a weatherization program). For energy efficiency improvements to public housing units, use 14C; for other publicly owned residential buildings, use 14D.
14G	**Rehabilitation: Acquisition** *24 CFR 570.202(b)(1) or 42 USC 5305(a)(1)* Acquisition of property to be rehabilitated for housing. 14G may be used whether CDBG funds will pay only for acquisition or for both acquisition and rehabilitation.
14H	**Rehabilitation: Administration** *24 CFR 570.202(b)(9) or 42 USC 5305(a)(4)* All delivery costs (including staff, other direct costs, and service costs) directly related to carrying out housing rehabilitation activities. Examples include appraisal, architectural, engineering, and other professional services; preparation of work specifications and work write-ups; loan processing and underwriting; survey, site and utility plans; application processing. 14H should be used when the CDBG funds are used for activity delivery costs in implementing a program where the rehabilitation hard costs are paid with other funding sources. Do not use 14H for the costs of actual rehabilitation and do not use it for costs unrelated to running a rehabilitation program (e.g., tenant/landlord counseling). For administration activities carried out as part of general program administration (and thus not required to meet a national objective), use code 21A.

14I	**Lead-Based Paint/Lead Hazards Testing/Abatement** *24 CFR 570.202(f) or 42 USC 5305(a)(26)* Housing rehabilitation activities with the primary goal of evaluating housing units for lead-paint hazards and reducing lead-based paint/lead hazards in units. For lead-based paint/lead hazards screening of persons, use 05P.
14J	**Housing Services - Excluding Housing Counseling, under 24 CFR 5.100** *24 CFR 570.201(k) or 42 USC 5305(a)(20)* Housing services, except Housing Counseling, under 24 CFR 5.100, in support of the HOME Program, eligible under 24 CFR 570.201(k).
14K	**Housing Counseling, under 24 CFR 5.100, Supporting HOME Program Housing Activities** *24 CFR 570.201(k) or 42 USC 5305(a)(20)* Housing Counseling, under 24 CFR 5.100, in support of a HOME- funded housing assistance program.
14L	**Housing Counseling, under 24 CFR 5.100, in Conjunction with CDBG-assisted Housing Rehabilitation** *24 CFR 570.202 or Section 42 USC 5305(a)(4)* Housing Counseling, under 24 CFR 5.100, in support of CDBG assisted housing rehabilitation activities, including 14A-14D, 14F-14I, and 16A.
15	**Code Enforcement** *24 CFR 570.202(c) or 42 USC 5305(a)(3)* Salaries and overhead costs associated with property inspections and follow-up actions (such as legal proceedings) directly related to the enforcement (not correction) of state and local codes. For the rehabilitation hard costs of correcting code violations, use the appropriate rehabilitation code under the 14* series.
16A	**Residential Historic Preservation** *24 CFR 570.202(d)* Rehabilitation of historic buildings for residential use. Use matrix code 16A when the preservation or restoration of historically significant features is the only work being done. If historic preservation work is done as part of other housing rehabilitation, then use the relevant 14* matrix code.
19E	**CDBG Operation and Repair of Foreclosed Property ("In-Rem Housing")** *42 USC 5305(a)(23)* Activities to prevent the abandonment and deterioration of housing acquired through tax foreclosure. These include making essential repairs to the housing and paying operating expenses to maintain its habitability.

Economic Development • Matrix codes 17A – 17D should be used to identify special economic development activities carried out by the grantee or through a public or private non-profit subrecipient. Under these matrix codes, CDBG funds are not given to a specific for-profit business or businesses. • Matrix codes 14E, 18A, 18B, 18C should be used when assistance is provided to a for-profit business for economic development projects.	
14E	**Rehabilitation: Publicly or Privately Owned Commercial/Industrial** *24 CFR 570.202(a)(3) or 42 USC 5305(a)(2)* Rehabilitation of commercial/industrial property. If the property is privately owned, CDBG-funded rehab is limited to: • Exterior improvements (generally referred to as "façade improvements"). • Correction of code violations. For more extensive rehabilitation of privately owned commercial/industrial property, use 17C; for infrastructure developments and improvements at commercial/industrial sites, use 17B.
17A	**Commercial/Industrial: Acquisition/Disposition** *24 CFR 570.203(a) or 42 USC 5305(a)(14)* Land acquisition, clearance of structures, or assembling land for the purpose of creating industrial parks or promoting commercial/industrial development. 17A activities must be carried out by the grantee or by public or private non-profits.
17B	**Commercial/Industrial: Infrastructure Development** *24 CFR 570.203(a) or 42 USC 5305(a)(14)* Street, water, parking, rail transport, or other improvements to commercial/industrial sites. 17B also includes the installation of public improvements, such as the construction of streets to and through commercial/industrial areas. 17B activities must be carried out by the grantee or by public or private non-profits.
17C	**Commercial/Industrial: Building Acquisition, Construction, Rehabilitation** *24 CFR 570.203(a) or 42 USC 5305(a)(14)* Acquisition, construction, or rehabilitation of commercial/industrial buildings. 17C activities must be carried out by the grantee or by public or private non-profits.
17D	**Commercial/Industrial: Other Improvements** *24 CFR 570.203(a) or 42 USC 5305(a)(14)* Commercial/industrial improvements not covered by other 17* codes. 17D activities must be carried out by the grantee or by public or private non-profits.

18A	**Economic Development Direct Financial Assistance to For-Profit Business** *24 CFR 570.203(b) or 42 USC 5305(a)(17)* Financial assistance to private for-profit businesses to (for example) acquire property, clear structures, build, expand or rehabilitate a building, purchase equipment, or provide operating capital. Forms of assistance include loans, loan guarantees, and grants. With one exception, a separate 18A activity must be set up for each business assisted. If an activity is carried out under 24 CFR 570.208(a)(4)(vi) or 24 CFR 570.483(b)(4)(vi), job aggregation is allowed, and all businesses assisted during a program year may be combined in one activity.
18B	**Economic Development: Technical Assistance** *24 CFR 570.203(c) or 42 USC 5305(a)(17)* Technical assistance to for-profit businesses, including workshops, assistance in developing business plans, marketing, and referrals to lenders or technical resources. Also use 18B for activity delivery costs eligible under 24 CFR 570.203(c).
18C	**Economic Development: Microenterprise Assistance** *24 CFR 570.201(o) or 42 USC 5305(a)(22) + 24 CFR 570.482(c)* Financial assistance, technical assistance, or general support services to owners and developers of microenterprises. A microenterprise is a business with five or fewer employees, including the owner(s). The activity must be designed to exclusively serve microenterprises. With one exception, a separate activity must be set up for each microenterprise assisted. If an activity is carried out under 24 CFR 570.208(a)(4)(vi) or 24 CFR 570.483(b)(4)(vi), job aggregation is allowed, and all assisted businesses may be combined in one activity.

General Admin	
20	**Planning** *24 CFR 570.205 or 24 CFR 570.489(a)(3)* Program planning activities, including the development of comprehensive plans (e.g., a consolidated plan), community development plans, energy strategies, capacity building, environmental studies, area neighborhood plans, and functional plans. These activities, along with administration activities, are subject to the 20 percent limitation under 24 CFR 570.200(g) and 570.489(a)(3). Under State CDBG, this matrix code would only be used for planning done in conjunction with another eligible activity.
20A	**State Planning-Only Activities** *24 CFR 570.483(b)(5) and (c)(3)* Program planning activities for when states award grants to units of general local government in which planning is the only activity, or in which planning activities are unrelated to any other activity funded as part of the grant. These are often referred to as "planning-only grants." These activities, along with administration activities, are subject to the 20 percent limitation under 24 CFR 570.489(a)(3).
21A	**General Program Administration** *24 CFR 570.206 or 24 CFR 570.489(a)(3)* Overall program administration, including (but not limited to) salaries, wages, and related costs of grantee staff or others engaged in program management, monitoring, and evaluation. These activities, along with planning activities, are subject to the 20 percent limitation under24 CFR 570.200(g) and 570.489(a)(3).
21B	**Indirect Costs** *24 CFR 570.206(e)* Costs charged as general program administration under an indirect cost allocation plan. These activities are subject to the 20 percent limitation under24 CFR 570.200(g) and 570.489(a)(3).
21C	**Public Information** *24 CFR 570.206(b)* Providing information and other resources to residents and citizen organizations participating in the planning, implementation, or assessment of CDBG-assisted activities. These activities are subject to the 20 percent limitation under24 CFR 570.200(g) and 570.489(a)(3).
21D	**Fair Housing Activities (subject to Admin cap)** *24 CFR 570.206(c)* Fair housing activities carried out as part of general program administration rather than as a public service. These activities are subject to the 20 percent limitation under 24 CFR 570.200(g) and 570.489(a)(3). For fair housing activities carried out as a public service, use 05J.
21E	**Submission of Applications for Federal Programs** *24 CFR 570.206(f)* Preparation of (1) documents that must be submitted to HUD to receive CDBG funds or (2) applications to other federal programs for community development assistance. These activities are subject to the 20 percent limitation under 24 CFR 570.200(g) and 570.489(a)(3).

21H	**CDBG Funding of HOME Administrative Costs** *24 CFR 570.206(i)(2) or 42 USC 5305(a)(13)* CDBG funding of administrative costs for the HOME Program. These activities are subject to the 20 percent limitation under 24 CFR 570.200(g) and 570.489(a)(3).
21I	**CDBG Funding of HOME CHDO Operating Expenses** *24 CFR 570.206(i)(2)* CDBG funding of CHDO operating expenses for HOME Program. These activities are subject to the 20 percent limitation under 24 CFR 570.200(g) and 570.489(a)(3).
21J	**State Program Administration** *24 CFR 570.489(a)* State program administration, including (but not limited to) salaries, wages, and related costs required for overall program management, coordination, monitoring, reporting, and evaluation. These activities are subject to the $100,000 plus 3% limitation.
Repayment of Section 108 Loans	
19F	**Planned Repayments of Section 108 Loans** *24 CFR 570.705(c)* Planned payments of principal due on Section 108 loans (including prepayment or defeasance of Section 108 loans). If a grantee is planning to use CDBG funds to repay the Section 108 loans, then use matrix code 19F.
19G	**Unplanned Repayments of Section 108 Loans** *24 CFR 570.705(c)* Unplanned payments of principal due on Section 108 loans (including prepayment or defeasance of Section 108 loans). Use matrix code 19G for the following two situations: • When the funds planned for Section 108 loan repayment are not available, the grantee needs to use CDBG funds to repay the Section 108 loans. • The grantee does not make a timely payment on its Section 108 Guaranteed loan, and the CDBG grant funds are deducted from grantee's line of credit to pay the Section 108 Guaranteed Loans.
24A	**Payment of Interest on Section 108 Loans** *24 CFR 570.703(c), 570.705(c)* Payment of interest on Section 108 loans.
24B	**Payment of Costs of Section 108 Financing** *24 CFR 570.703(g), 570.703(n), 570.705(c)* Payment of issuance, underwriting, servicing, trust administration and other costs associated with private sector financing of Section 108 loans and payment of fees charged by HUD.
24C	**Debt Service Reserve** *24 CFR 570.703(k), 570.705(c)* Establishment of debt service reserves as additional security for repayment of Section 108 loans.

Other	
07	**Urban Renewal Completion** *24 CFR 570.201(h) or 42 USC 5305(a)(10)* Completion of Urban Renewal projects funded under Title I of the Housing Act of 1949. • Do not use code 07 for a downtown renewal, downtown development, or locally-created Urban Renewal activity unless the activity will result in the closing out of a federally-approved urban renewal project. • Only use for activities necessary to complete an existing Urban Renewal Plan.
19C	**CDBG Non-Profit Organization Capacity Building** *24 CFR 570.201(p) or 42 USC 5305(a)(19)* Activities specifically designed to increase the capacity of non-profit organizations to carry out specific CDBG eligible neighborhood revitalization or economic development activities. Such activities may include providing technical assistance and specialized training to staff. The specific eligible activity for which capacity is being developed must meet a national objective. Payment of general operational and administrative costs of a non-profit organization is not eligible under this category.
19H	**State CDBG Technical Assistance to Grantees** *24 CFR 570.489(a)* Use this code to indicate State CDBG technical assistance to grantees. This code should be used only for states. CDBG State grantees should use this matrix code for activities that fall under the set-aside for technical assistance in the CDBG program. These activities are subject to the $100,000 plus 3% limitation.