

PENNSYLVANIA GETS IT DONE.

**DEPARTMENT OF
COMMUNITY & ECONOMIC DEVELOPMENT**

**PROGRAMS OVERVIEW
GRANT AND LOAN
OPPORTUNITIES**

Paul Macknosky
DCED Northeast Office



Commonwealth of Pennsylvania

Housing Action Plan

2026-2035



Housing Action Plan

The Five Goals of the Housing Action Plan

The Housing Action Plan is a **unified statewide vision**, grounded in evidence and experience, with **five goals and 28 actionable initiatives**.

- **Build and preserve Pennsylvania's housing stock** by investing in residential site infrastructure, mixed-use development, office-to-residential conversions, home repairs, land banks, and workforce training for aspiring builders.
- **Expand housing opportunity for all Pennsylvanians**, including first-time homebuyers, older adults, people with disabilities, and historically underserved communities.
- **Provide pathways to housing stabilization and sustainability** by preventing evictions and foreclosures, addressing homelessness, protecting survivors of domestic violence, and enforcing fair housing laws.
- **Modernize Pennsylvania's housing development regulations** to reduce costs and shorten timelines to make Pennsylvania the most affordable state for building and preserving housing in the region.
- **Achieve operational excellence across state and local government** by aligning programs across agencies, establishing clear housing leadership, improving data sharing, and creating a housing one-stop shop to make resources easier to access.

Housing Action Plan

Governor Shapiro's 2026-27 budget proposal builds on the Housing Action Plan and makes targeted investments to move it from strategy to action, including:

- Investing **\$1 billion in critical infrastructure**, including housing development and preservation, through the **Pennsylvania Program for Critical Infrastructure Investment**.
- Expanding connections to stable housing and supports for Pennsylvanians experiencing homelessness through a **\$1 million Investments in Health pilot program**.
- Strengthening renter protections and housing stability measures.
- Addressing tangled titles to preserve homeownership and generational wealth.
- Protecting manufactured housing communities from sudden cost increases.
- Strengthening statewide housing leadership, coordination, and data sharing.
- **Modernizing local planning, zoning, and permitting** to reduce barriers to residential development.

PA Business One-stop SHOP

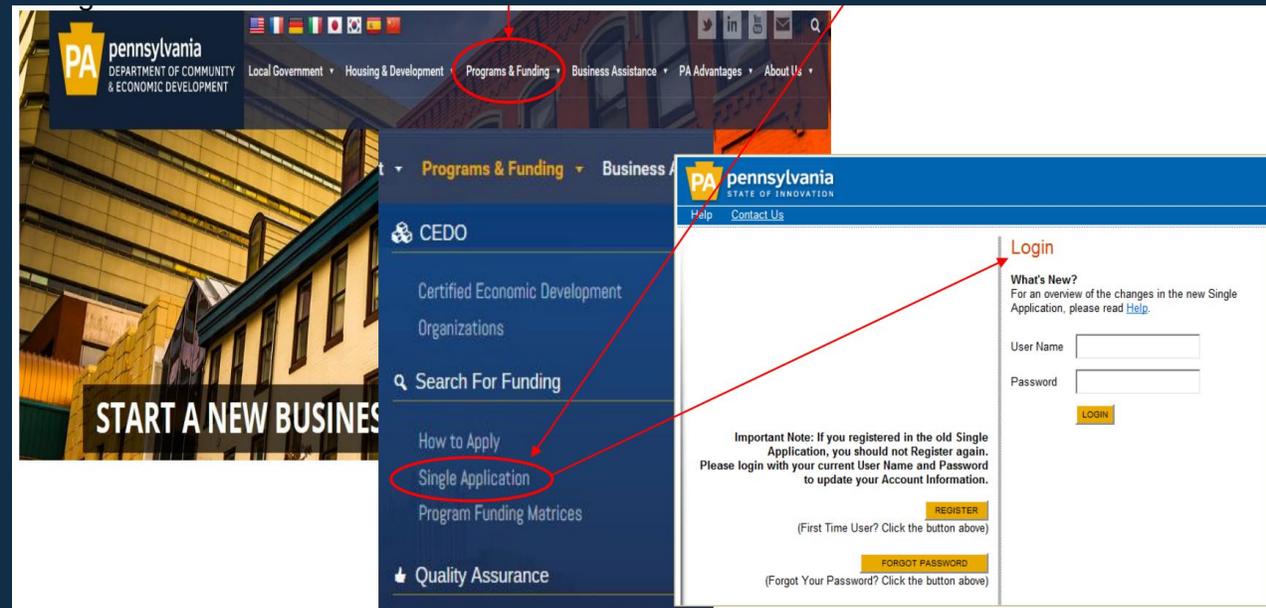
- The PA Business One-Stop Shop can guide businesses through all stages of development — from planning and startup to operating and expanding.
- The One-Stop Shop offers dedicated resources and assistance for diverse businesses (including minority-owned, women-owned, and veteran-owned businesses), **including how to register as a small diverse business**, and training and best practices on important business topics including eCommerce.
- The One-Stop Shop can also help connect you with specific opportunities and partner networks for one-on-one counseling, training, and business assistance.



MORE INFO

business.pa.gov

PENNSYLVANIA GETS IT DONE. ONLINE APPLICATION PROCESS



Login using PA Powerport Login

- Page includes a link to register or request a forgotten password.
- For login assistance, contact DCED's Customer Service Center at 1-866-466-3972

Where to begin:
Access ESA, the web application, from DCED's website
dced.pa.gov



General Facts

- Create a New Keystone Login Account – [Registration](#)
 - Click Register and enter all of the information into the fields with a red asterisk (*) next to them.
 - You will be asked to create your profile, login information and security questions.
 - If you have already created an account with another agency whose application uses the Keystone Login Service, you **do not** need to register another account with us.
 - If you create a Keystone Login account with us, you will be able to use this account with other agencies that use Keystone Login.
 - Some additional information may be required for those agencies.
- Keystone Login Services
 - There are many account options that can be configured for your Keystone Login account. Please see the help documents provided by the [Keystone Login Service](#)
 - Keystone Login account assistance or password resets, please contact the Keystone Global Help Desk at 877-328-0995
- For technical assistance with an application, please contact the appropriate resource center listed below
 - **DCED customers:** Please contact the DCED Customer Service Center. Representatives are available Monday through Friday, from 8:30 AM until 5:00 PM, at 800-379-7448. Email inquiries can also be sent to ra-dcedcs@pa.gov.
 - **Customers of all other agencies:** Please contact the Enterprise eGrants Customer Service Center. Representatives are available Monday through Friday, from 7:00 AM until 6:00 PM, at 833-448-0647. Email inquiries can also be sent to egrantshelp@pa.gov.

Login

How to Apply:

For an overview of how to apply for funding using the Enterprise eGrants System, please read [Help](#).

Username

Password

LOGIN

Powered by



[Register](#)

NOTE: If registering for the first time with Keystone Login, please include an email address with your account. It will be needed to successfully complete grant applications and grant processing.

[Forgot Password](#)

[Forgot Username](#)

[Learn more about Keystone Login](#)

[Having Trouble Registering](#)

Planning: Most successful applications are part of a plan:

- Not necessarily project specific
- Community engagement
- Highlights community impact
- Helps define need

Know the Rules

- Each program has separate guidelines which define:
 - Eligibility
 - Uses
 - Program requirements
 - Funding limits
 - Reporting-Community Impact
 - Application process and window (if applicable)

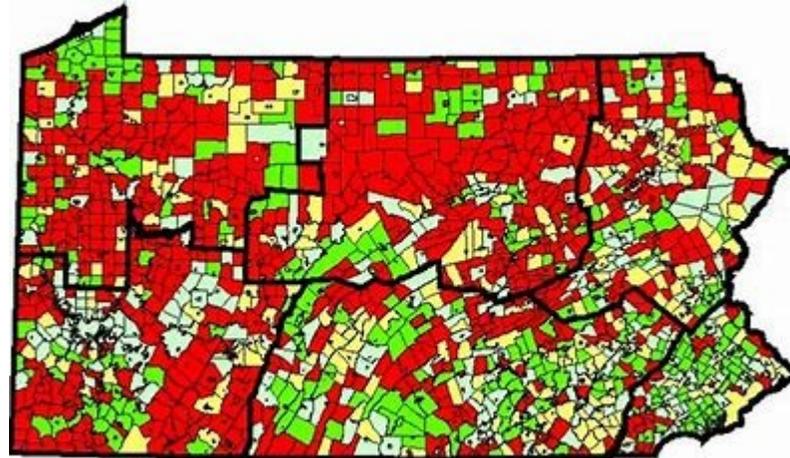
- GRANTS
- TAX CREDITS
- LOAN
- LOAN GUARANTEE
- BONDS
- GOVERNMENT ASSISTANCE

Governors Center for Local Govt Services

- Municipal Statistics and Resources
- Local Govt Staff
- Strategic Management Planning Program (STMP)
- Act 47

Municipal Assistance Program (MAP)

- Provides funding to assist local municipalities
- Funding is available for three groups of activities: shared services, community planning and floodplain management.



Commonwealth Financing Authority (CFA)



The Commonwealth Financing Authority (CFA) was established in 2004 as an independent agency of the Department of Community and Economic Development (DCED)

ACT 13

**PA Small Water
and Sewer**

**Local Shares
Account**

**Multimodal
Transportation
Fund**

ACT 13 Programs

Application Window 2/1-5/31



**Abandoned Mine
Drainage Abatement
& Treatment Program**

**Baseline Water
Quality Data Program**

**Flood Mitigation
Program**

**Greenways, Trails, &
Recreation Program**

**Orphan or
Abandoned Well
Plugging Program**

**Sewage Facilities
Program**

**Watershed
Restoration &
Protection Program**



CFA Application & Approval Schedule

PROGRAM NAME	APPLICATION PERIOD
Act 13 Programs (7 Programs)	2/1 - 5/31 Annually
Alternative Clean Energy (ACE)	Closed
Building PA	Closed
Business in Our Sites	Closed
H2O PA Programs	Closed
LSA Luzerne	7/1 - 9/30 Annually
LSA Monroe & Contiguous Counties	7/1 - 9/30 Annually
LSA Northampton & Lehigh	7/1 - 9/30 Annually
Mixed-Use Development Program	TBD
Multimodal Transportation Fund	3/1 - 7/31 Annually
New PA Venture Capital Investment	Always Open*
PA Small Water and Sewer	Closed
Pipeline Investment	Always Open*
Public School Facility Improvement Grant Program	TBD
Renewable Energy Program	Closed
Second Stage Loan Guarantee	Always Open**
Solar Energy Program	Closed
Statewide LSA	9/1 - 11/30 Annually
Tax Increment Financing Guarantee	Always Open*

* Applications must be received 60 days prior to the scheduled board meeting

** Applications must be received 30 days prior to a scheduled board meeting

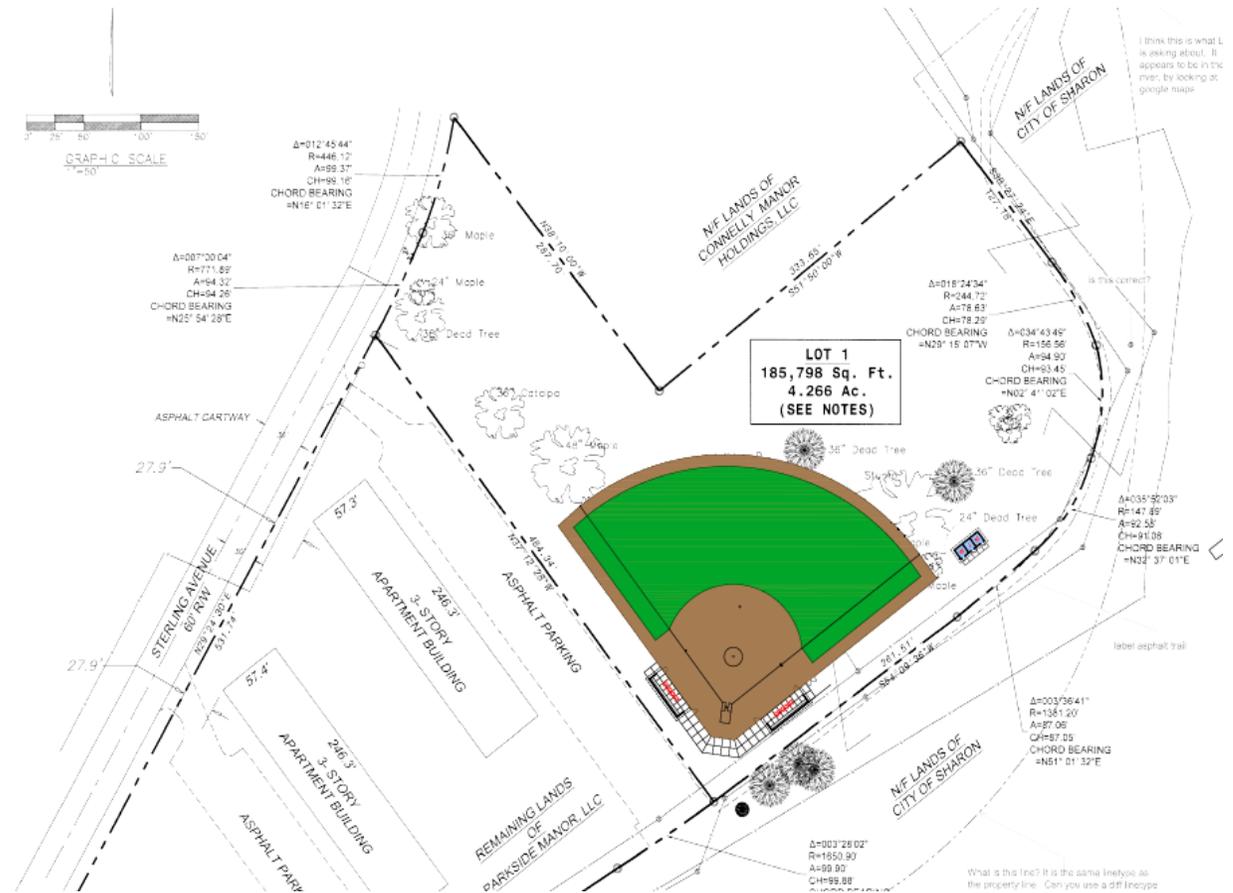
Local Share Account – Statewide Application Window 9/1-11/30



Projects in the public interest

Eligible applicants include:

- Pennsylvania Counties
- Municipalities
- Municipal Authorities
- Economic Development Agencies
- Redevelopment Authorities
- Land Banks
- Councils of Government



Statewide LSA

❖ Projects may not start prior to approval

❖ **Request/Award Limitations:**

\$25,000 minimum

\$1,000,000 maximum

❖ **Budgetary Caps:**

Engineering, design, fees – 10% of the grant request

Administrative costs – 5% of the grant request

Contingencies – 5% of the

construction/infrastructure costs

- 
- Acquisition
 - Construction
 - Fixed equipment
 - Site prep – demo, assessment/ remediation, etc.
 - Signage
 - Landscaping
 - Streetscape amenities
 - Engineering/design

- 
- Fees for securing financing
 - Interest on borrowed funds
 - Public relations
 - Outreach
 - Communications
 - Lobbying
 - Litigation
 - Application preparation

Multimodal Transportation Fund

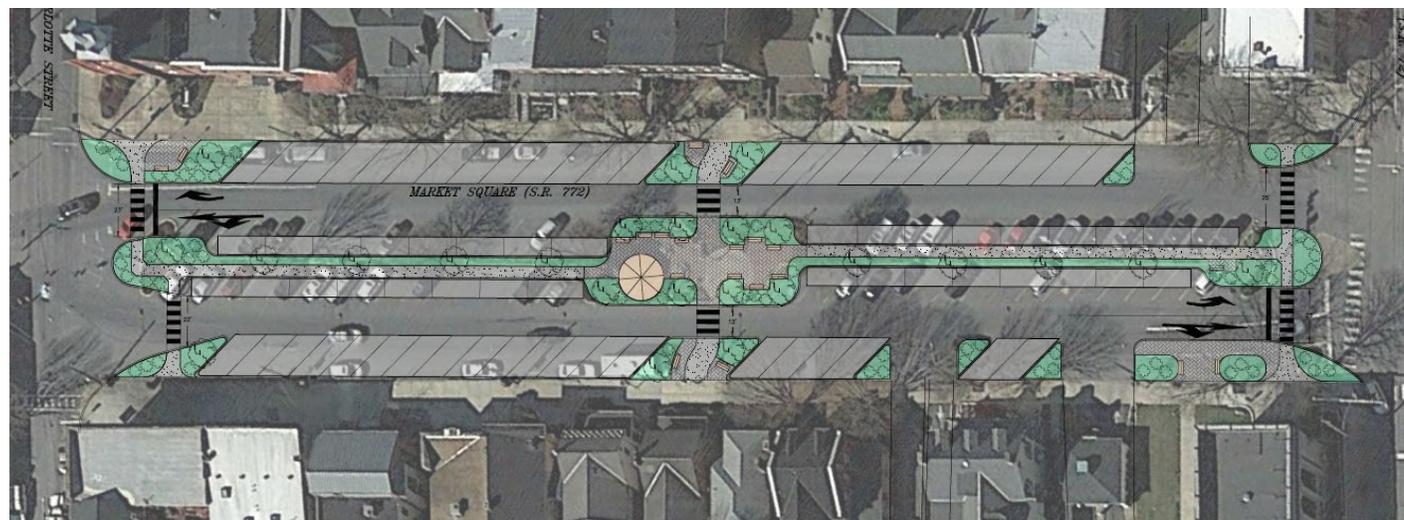
Application window March 1 and July 31

- Bridges
- Sidewalks
- Paving
- Streetscape
- Bike Lanes
- Railroad

Funds may be used for the development, rehabilitation and enhancement of transportation assets.

Project Cost: \$100,000+ Maximum Award: \$3,000,000

Eligible Applicants: Municipalities, Councils of Governments, Businesses, Economic Development Organizations, Public Transportation Agencies, Ports-Rail/Freight



MAIN STREET MATTERS

\$25 million 

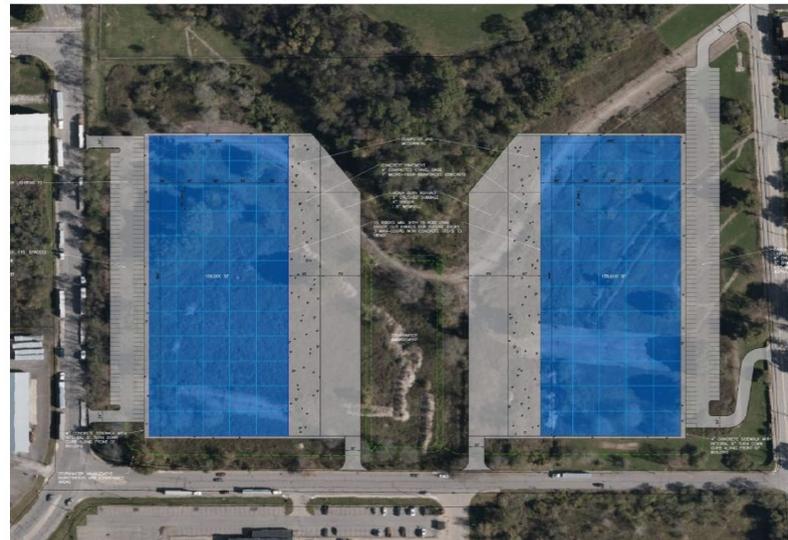
for the **Main Street Matters program**, to support small businesses and commercial corridors that are the backbone of communities across our Commonwealth

- Planning Grants
- Façade Grants
- Business Improvement Grants
- District Development Grants
- Accessible Housing Grants
- Implementation Grants



Pennsylvania Strategic Investments to Enhance Sites Program (PA SITES)

- The funding for the program includes two components that support the development of competitive sites within the Commonwealth:
 1. Planning Grants
 2. Construction Grants and Loans



NAP Program Overview



NAP helps non-profit organizations and businesses with collaboration to improve the conditions for low-income populations in communities throughout Pennsylvania.



Eligibility

Neighborhood non-profits

Assistance

\$72 million in tax credits
available annually

More information

dced.pa.gov/nap



Tax Credit Basics

- For profit companies make contributions to a non-profit entity. (Must be 501c3)
- Organizations can receive value of approved credits immediately upon approval.
- Business receives a % in credits to be used against future tax liability
- Credits can be used over a period of time-up to 5 years
- Contributions from For-Profit businesses with PA Tax obligation Commonwealth fiscal year: July 1st to June 30th
- Contributions may be cash, equipment or supplies, real estate, technical assistance or on-the-job training
- May have multiple contributors

Beneficiaries

Low Income Community is defined as a census tract where the median family income does not exceed 80% of the state-wide median family income.

Distressed Area

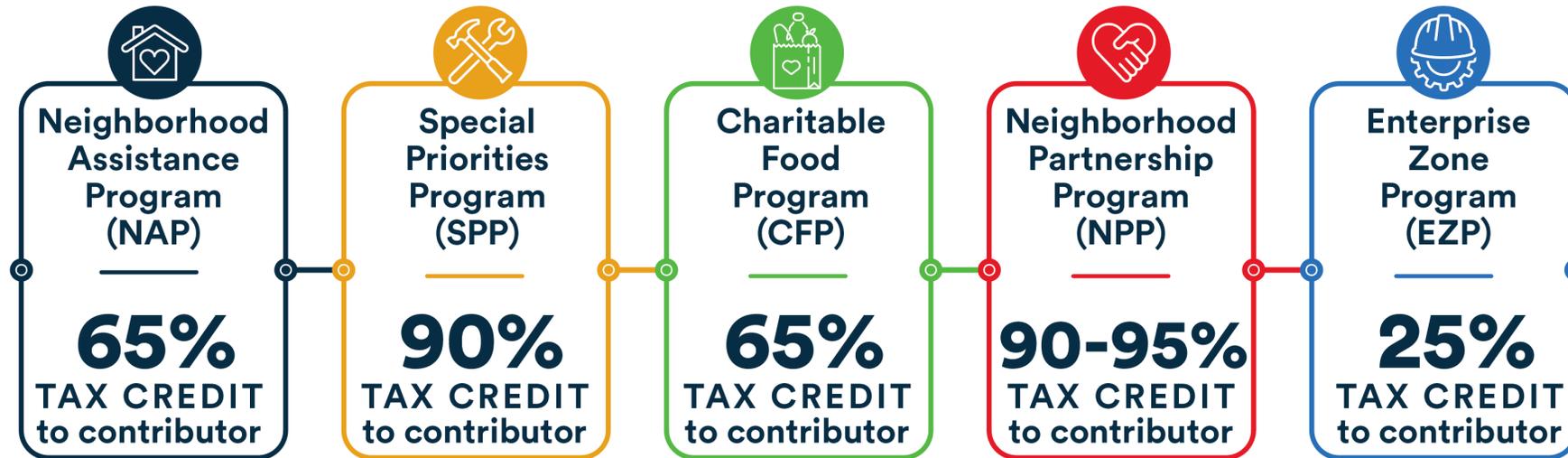
A distressed area must demonstrate a high incidence of one or more of the following demographic factors:

- Persistent unemployment or underemployment,
- Dependence upon public assistance,
- Overcrowded, unsanitary, or inadequate housing,
- Crime and delinquency,
- School dropouts or other evidence of low educational attainment,
- Vacant and dilapidated properties, blight, or
- Other generally accepted indicators of widespread social problems

DCED ELIGIBLE DESIGNATIONS:

- Enterprise Zones
- Keystone Opportunity Zones
- Keystone Opportunity Expansion Zones
- Keystone Opportunity Improvement Zones
- Keystone Communities
- Keystone Main Streets
- Keystone Elm Streets
- Keystone Communities Enterprise Zones
- Act 47 Municipalities
- Cities of the First-class, Cities of the Second-class, Cities of the Second-class A or Cities of the Third-class

Tax Credits Per Sub-Program



DCED does not offer actual dollars for funding. Funding is between contributor and awardee.

Programs & Funding



- If you're seeking funding for a business expansion, a community project or site revitalization in Pennsylvania, DCED offers a variety of programs to help.
- <https://dced.pa.gov/programs-funding/>

PENNSYLVANIA GETS IT DONE.

Questions and Next Steps

Paul Macknosky
pmacknosky@pa.gov
570-963-4122

PAGetsItDone.com