

Creating Greenbrier

Economic Resources

I. Executive Summary

Economic Resources focuses on economic policies and approaches for Greenbrier County, including:

- Development of a 21st Century sustainable approach to Economic Resources in Greenbrier County, including adopting an asset-based approach and emphasizing developing value-added and high tech industries, expanding tourism, and further encouraging the marketing of Greenbrier as a "retiree destination."
- Emphasizing and developing local strengths, encouraging innovation, and valuing human capital, including knowledge and creativity.
- Adopting a sustainable green approach that marries economic development and environmental responsibility through redevelopment opportunities, which strengthen communities, and low impact and LEED approaches which ensure the long term viability health of the environment and maintains the high quality of life.

II. Economic Resources: Policies, Goals, Objectives, and Strategies

(Policy) Economic Development and the 21st Century. Develop and support a sustainable economic model for growth in Greenbrier County that emphasizes the development of local assets while building a global market.

(Policy) Economic Development and Focused Growth. Focus industrial and commercial development into designated growth areas where adequate public water and sewer and other public facilities are available to support development.

(Policy) Economic Development and Environmental Sustainability.

Actively support a balanced approach to economic development that provides for sustainability, both in terms of economic opportunities and environmental protection, especially in areas with environmentally sensitive features, significant agricultural activity, or other environmental resources.

(Policy) Creative Capital, Knowledge Capital, and Work Force Support. Create an economy which encourages entrepreneurship, creativity, and innovation, supports significant and innovative job training at the secondary and post secondary education levels, and generates jobs which pay a living wage and offer benefits.

ECD 1.0 Sustainable Approaches to Economic Development. Support and enhance an asset-based, county-wide approach to economic development which values workers and entrepreneurs, emphasizes long term sustainability, promotes the use of green development techniques to protect key environmental resources, creates value-added industries, and broadens markets and partnerships, including:

- the creation of small businesses and entrepreneurial enterprises;
- manufacturing opportunities which produce value-added products using local natural resources while creating good-paying jobs;
- development of industries which tap into existing resources, including educational resources (the "O" school, the technical college, and trade-programs in the local secondary schools);
- establishment of a "Foreign Trade Zone" to aid in international trade and marketing opportunities for Greenbrier County products and potential international investment;
- continued development of tourism-based industries, including cultural-based tourism, historic tourism, eco-tourism, and agri-tourism;
- continued opportunities in the the production of resources, including wood and coal; and
- development of diversified agricultural markets and production of diversified agricultural products.

Notes

The current economic development approach, which is based on the 1970's model, is based on looking for local amenities that can be used to bring companies in from other locations rather than looking at assets and building companies from the ground up (the approach which forms the basis for the Create West Virginia program and for the ARC's asset-based economic development program). The inherent problem with the older model is that it puts Greenbrier County in competition with 3400 counties and even more cities and towns nationally for a shrinking number of companies and corporations and for

companies that, if they have moved once, they will move again.

That said, many of the statements included in the vision portion of the Progress 2000 White Paper reflect many of the ideas included in the economic development chapter for the County's comprehensive plan: expansion of the communications network, competing in a global economy, developing training and lifelong learning programs, developing a master plan for infrastructure (which would imply a regional approach), of encouraging environmental and economic sustainability. The Progress 2000+ initiative focuses on six key program components:

- *Business retention and expansion (retaining and expanding existing businesses);*
- *New industry recruitment (bring new businesses in from outside);*
- *Workforce development (which implies, within the context of the large plan, viewing Greenbrier, Pocahontas, and Monroe citizens as workers and not owners or entrepreneurs);*
- *Investor relations;*
- *Tourism/Quality of Life; and*
- *Residential Development.*

The final two components are disturbing in that it bases in-county development, once again, on industries which are prone to boom and bust cycles, in much the same way as natural resource industries. While the construction and real estate industries are important and pay a living wage in the best of times, they are also considered unsustainable industries, as recent events have shown. While much of the Progress 2000+ program is laudable, especially in terms of the long range vision, there is also much that is disturbing. Greenbrier County has abundant natural resources which can be turned into value-added products for the most part on-site. There is not mention anywhere in the Progress 2000+ initiative of supporting local entrepreneurs or the development of locally owned businesses. That omission underscores the observation that local citizens are valued as workers but not as potential entrepreneurs or owners. It also leaves the county in the position of relying on businesses that are owned outside of Greenbrier County and the neighboring counties which may not have the same level of geographic loyalty or concern as would business which are founded and based within the County.

The program does include three business loan funds, including a micro-loan fund, but the loans are limited to existing businesses only. Their detailed list of existing projects does suggest some support for the development of new businesses, but those projects are not included in their description of the six key program components, nor are they included in the list of programs in place prior to Progress 2000+.

Despite evident shortcomings, there is much the Greenbrier Valley Economic Development Corporation is doing that promotes the long range goals county residents have suggested they want to see and much that should be maintained even as the approaches to economic development shift to 21st century approaches which emphasize local assets, knowledge, and creative capital.

ECD 1.1: Asset Based Development. Establish an asset-based approach to economic development, as established by the Appalachian Regional Commission through the Asset-Based Initiative and designed to build a strong, sustainable economy. According to the ARC, development strategies included in the asset-based approach include:

- Capitalizing on traditional arts, culture, and heritage.
- Leveraging ecological assets for outdoor sports such as fishing, camping, [canoeing, kayaking, caving, motorcycling, horseback riding, agri-tourism,] and rock climbing.
- Adding value to farming through specialized agricultural development, including processing specialty food items, fish farming, and organic farming.
- Getting the most from hardwood forests by maximizing sustainable timber harvesting and value-added processing.
- [Encouraging continued development of energy and mineral related assets in conjunction with strict environmental standards.]
- Encouraging the development of local leadership and civic entrepreneurs.
- Converting overlooked and underused facilities into industrial parks, business incubators, or educational facilities. (ARC, 2005)

Notes

See Economic Resources References and Resources (cd-rom) for additional information on Asset-based Development.

Funding for economic development initiatives is available through West Virginia's Rural Development Office and US

Department of Agriculture, as well as the Appalachian Regional Commission. Specifically, there are grant and loan interest (1%) loan programs that would provide initial startup funds for most of the provisions in the section of the plan, including: the Intermediary Relending Program (IRP) Loans, which could provide Greenbrier County the startup amount for a workable micro-loan program. There is a 25,000 population cap, so the fund would need to be aimed at residents and new businesses in the unincorporated areas, which includes all four of the designated development areas, as well as the rural communities and villages. Rural Business Enterprise Grants (RBEG) is designed to help rural communities and counties, with populations under 50,000, promote the development of small business. The grant funds can also be used as startup capital for micro-loan programs. The Rural Business Opportunity Grant, which can be "used to provide technical assistance for business development and for economic development planning" could be used to provide partial funding for the planning and background work necessary to shift the county to the asset-based economic development approach, as well as pay for fees associated with incorporating a non-profit economic development alliance and establish the Economic Development Authority and the Foreign Trade Zone.

ECD 1.1.1 Create Greenbrier Steering Committee. Appoint a steering committee, with representatives from the County and each of the towns and cities to oversee the establishment of an 21st Century Asset-Based Development approach and is charged with the following:

- a) Perform an asset inventory and needs assessment for Greenbrier County, including the County, Towns, and Cities.
- b) Develop a specific economic development strategic plan for Greenbrier County, including the County, Towns, and Cities
- c) Work with all relevant jurisdictions to create an Economic Development Authority, which will be charged with:
 - Establishing the small business incubator and small business education programs;
 - Establishing an office of public information (GIS, census data, market research data) to provide information to profit, non-profit, and government agencies in support of grant applications, capital investment reports, and other;
 - Establish an Office of Marketing or a non-profit

Economic Development Alliance (public/private partnership) that would work in conjunction with other area economic development entities to market Greenbrier County and Greenbrier County products.

- Establish a Foreign Trade Zone to facilitate the marketing of locally produced products to an international market
 - Establish and manage the local venture capital and micro-loan programs.
- d) Regularly monitor the economic development process in order to determine whether "we are achieving what we are attempting" and provide a written report to all of the participating jurisdictions.

Notes

There are two funding and organizational mechanisms the County can use to create the asset based economic development approach: 1) a multi-jurisdictional Economic Development Authority, which would provide government-based assistance, and is an essential requirement of establishing a Foreign Trade Zone, and 2) a non-profit Economic Development Alliance that creates public/private partnership to support marketing, research, and recruiting efforts. A good example is the New River Valley Economic Development Alliance. The County would provide staff support, from the Economic Development Authority as part of their contribution to the Economic Development Alliance. It should be noted that the Economic Development Alliance public/private partnership is inline with the community-based partnerships program supported by the WV Rural Development Office and shares many of the characteristics of the existing Economic Development Corporation's Progress 2000+ initiative. The steering committee charged with rethinking and redeveloping economic development would do well to look at programs that may already exist, as part of the region's current assets, and incorporate those approaches in to their reformulation.

ECD 1.1.2 Asset Inventory and Needs Assessment. Create an inventory of known assets and identify potential needs, including: knowledge and creative capital, structures appropriate for adaptive reuse and for redevelopment, existing industries, educational facilities

and programs, environmental resources, cultural and historical resources, agricultural resources, civic and leadership resources, and other assets which may be leveraged into economic opportunities.

Implementation

- See ECD 1.1.1

ECD 1.1.3 Asset-based Development Strategic Plan. Work with significant area leaders, stakeholders, and others to create an asset-based strategic plan, starting with a SOAR analysis (strengths, opportunities, aspirations, and results), which provides a specific, detailed, step-by-step guide for developing the Greenbrier County economy.

Implementation

- See ECD 1.1.1

ECD 1.1.4 Small Business Incubator. Establish and locate a small business and enterprise incubator at the Greenbrier County Airport, with branch and resource locations in Rainelle, Ronceverte, and White Sulphur Springs, to encourage the increased development of successful small businesses in Greenbrier, while also encouraging the redevelopment of core business districts.

Implementation

- Establish four small business incubators: 1) Rainelle, serving the western end of Greenbrier County; 2) Ronceverte and White Sulphur Springs, in partnership with the Main Street Program; and 3) Greenbrier Valley Airport. Should be included in Strategic Plan (ECD 1.1.3)

Notes

ECD 1.1.1, 1.1.2, and 1.1.3 should be completed prior to implementing 1.1.4, 1.1.5 and 1.1.6. The program is similar to and can work in conjunction with the Main Street program. Locating the incubators in distressed areas should encourage redevelopment (see ECD 2.0) of existing commercial and industrial areas and facilities.

According to the National Business Incubation Association, small business incubators are especially suitable for diversify rural economies. Currently, there are two small business

incubators in the State of West Virginia: The Charleston Enterprise Center and the Center at West Virginia University. Unfortunately the location of the existing incubators makes them practically inaccessible to small businesses and entrepreneurs in Greenbrier County, as well as counties to the north and south which are more remote from central and western West Virginia. A centrally located incubator at the Greenbrier Airport, could, ideally, help develop small businesses not only in Greenbrier, but in Pocahontas and Monroe Counties as well. Incubators are generally run by non-profit organizations, with a general working partnership with local colleges and universities. According to report released by the Appalachian Regional Commission, which actively supports the development of incubators in the Appalachian region, "Appalachia business incubators...have proven successful at helping communities start and grow their own businesses," including, over the years some 1,300 businesses and 24,500 new jobs from 85 existing facilities.

Alternative Approach: Establish a two-prong approach, with a small business incubator, located either in Ronceverte or White Sulphur Springs, and a small industrial incubator located either in Rainelle or at Sam Black. Much of the approach will be dictated by the Asset Inventory and the Strategic Plan.

ECD 1.1.5 Small Business, Entrepreneur, and Leadership Training and Education. Work with the New River Community Technical College and the Appalachian Regional Commission to develop a small business / entrepreneurial training certificate program aimed at providing new business owners with the training and skills to successfully create and manage their businesses. The partnership may be done in connection to the establishment of the small business incubator.

Implementation

- Should be included in Strategic Plan (ECD 1.1.3).

Notes

See, also, ECD 4.0.

Studies suggest that small and new businesses fail due to under capitalization and lack of knowledge and information about business practices and procedures. By tying education to the incubator, venture capital, and micro-loan programs, Greenbrier County should be able to increase the success rate of

new businesses.

ECD 1.1.6 Public /Private Revolving Venture Capital and Micro-Loan Fund. Work with the Appalachian Regional Commission and the Regional Planning and Economic Development Authority to establish a public/private partnership Venture Capital Fund for small and medium sized industrial developments and a Micro-Loan fund program for very small single-proprietor production firm, both of which should be tied to the small business training certificate program.

Implementation

- Should be included in Strategic Plan (ECD 1.1.3).

Notes

According to information from the Greenbrier Valley Economic Development Corporation, GVEDC has a micro-loan program in place, although the scope and range are limited and the program seems to focus on existing businesses rather than start-ups (an impression given by the Progress 2000 document). Information on establishing and expanding micro-loan programs is available from the Appalachian Regional Com. and Association for Enterprise Opportunity.

The Opportunity Finance Network provides a list of potential venture capital resources for new enterprises in Greenbrier County. In addition, there are at least ten public/private venture capital trusts/organizations in West Virginia or serving West Virginia (see financing page for more information).

ECD 1.1.7. Marketing and Market Research. Establish a non-profit marketing arm to the small business incubator and Economic Development Authority to provide positive image marketing, market research and data collection, and increased access for local products to regional, national, and international markets.

Implementation

- Should be included in Strategic Plan (ECD 1.1.3).

ECD 1.1.8. Foreign Trade Zone (FTZ). Establish a foreign trade zone, located at and adjacent to the Greenbrier Valley Airport, to facilitate access to international markets by providing direct access to a custom zone and to facilitate additional, long-term investment in Greenbrier County.

Implementation

- Should be included in Strategic Plan (ECD 1.1.3).

Notes

A Foreign Trade Zone (FTZ), located at the Greenbrier Valley Airport, would provide direct access to international markets for value-added goods created in Greenbrier and surrounding Counties. Currently the closest Foreign Trade Zone is located at the New River Airport, in Dublin, Virginia. The New River Valley Economic Development Authority should be able to provide some guidance in how to establish an FTZ in a relatively rural area. See the Economic Resources References and Resources page (cd-rom) for more information on FTZs.

ECD 1.2 State Tax Structure. Work with state lawmakers to create a tax structure that encourages the development of new small businesses and entrepreneurial enterprises and making border county areas, like Greenbrier, more competitive with neighboring jurisdictions in adjacent states.

Note: 2007 West Virginia Business Tax Rates and National Rank (note: lower rate = higher ranking)

West Virginia Tax	Tax Rate	Ranking
Capital Gains Tax Rate	6.5%	37th
Corporate Income Tax Rate	8.75	41st
Corporate Capital Gains	8.75	42nd
State and Local Property Taxes	2.10	8th
Sales, Gross Receipt, and Excise Tax	3.95	38th
Gas Tax	.315	39th
Diesel Tax	.315	41st

ECD 2.0: Green Development and Redevelopment. Encourage the use of green, low impact development methods for commercial and industrial development and redevelopment, including the use of energy efficient construction, onsite energy generation, and approaches to low impact stormwater management (see, also, development standards).

Implementation

- Adopt Low Impact Development and LEED development techniques as part of land use ordinance.
- Provide density or other bonuses or incentives to

encourage businesses to adopt a Green or LEED approaches to both development and redevelopment.

- Adopt specific environmental guidelines or an ordinance to provide additional protection to environmentally sensitive areas, including wetlands, streams, rivers, and areas with significant karst features. (Note: while development and environmental protection are not mutually exclusive, there do need to be specific requirements adopted for areas where development is likely to have an adverse impact on the water supply, which once damaged is very difficult and expensive to repair.)
- Require a detailed Impact Analysis and Impact Mitigation Plan for all new development and redevelopment in Greenbrier County. Guidelines for the Impact Analysis and Impact Mitigation Plan should include all elements of the Environmental Resources Chapter.

Notes

Objectives and strategies included in this section should be incorporated into the performance standards section of the land use ordinance (PLU 4.1.1).

The Impact Analysis and Impact Mitigation Plan is referenced throughout this plan. Most of the development problems can be effectively addressed through this requirement and the adoption of Low Impact Development standards county-wide.

Projects requiring public investment in infrastructure and in facility development should be handled through the Capital Improvements Program and Capital Budget. Capital funds may be used either for the development of facilities and infrastructure or used for local matching funds for grants.

ECD 2.1 Development Standards. Establish clear development standards for commercial and industrial development in Greenbrier County.

ECD 2.1.1. Public Water and Sewer Requirements. Establish mandatory public water and sewer hookup requirements for all industrial and commercial development, excepting small scale, resource specific enterprises and community businesses.

ECD 2.1.2: Environmental Hazards and Environmentally

Sensitive Features. In areas with known, environmental hazards and environmentally sensitive ground water and surface water features, including floodplains, wetlands, and areas with karst geology, require predevelopment impact studies and impact mitigation plans, including stormwater management plans, prior to development of significant or high impact industrial and commercial enterprises in order to minimize potential inverse impacts on the public drinking water supply.

ECD 2.1.3 Impervious Surface and Storm Water

Management. Where possible, encourage the use of semi-pervious and low impact paving techniques and other low impact stormwater management techniques, including the use of managed rain gardens, to control stormwater runoff.

Notes

Semi-pervious surface and low impact paving techniques include the use of porous or pervious concrete pavement, and other LEED certified approaches.

ECD 3.0 Focused Public Investment.

ECD 3.1 Technology Infrastructure. Focus investment in the expansion of technology infrastructure, including the provision of high speed internet access county-wide and the creation of tech centers in existing and decommissioned public facilities to aid in the development of the high tech sector in Greenbrier County.

Implementation

- See UTL 2.0 and 2.1

Notes

Because of the high quality of life, the low cost of living, and the relative proximity, by rail, to the Washington DC Metro Area, Greenbrier County is an ideal place for locating both high tech startup firms, existing firms looking for a new location, and telecommuters. The high tech sector represents, on the whole, higher wage jobs with far less direct impact on the environment.

ECD 3.1.1 Community Connect Grant Program. Work with the Economic Development Authority to apply for a Community-Oriented Connectivity Broadband Grant Program from the U.S. Department of

Agriculture to expand broadband service into the rural portions of Greenbrier County (Renick, Williamsburg, Frankford, Richlands, Alta, Alderson, Organ Cave, and other underserved or unserved locations) and create a "technology corridor" in the Greenbrier West Development Area from Sam Black Church to Rainelle, including Quinwood to encourage redevelopment of the U.S. 60 Corridor.

Implementation

- See UTL 2.0 and 2.1

Notes

According to the USDA, the Community-Oriented Connectivity Broadband Grant Program is designed to provide financial assistance in the form of grants to eligible applicants that will provide currently un-served or underserved areas, on a "community-oriented connectivity" basis, with broadband transmission service that fosters economic growth and delivers enhanced education, health care, and public safety services."

ECD 3.2 Public Utilities. Focus investment in and expansion of public utilities, most notably water, sewer and telecommunications, in designated growth areas, including

- Existing towns and cities to encourage redevelopment of commercial and industrial districts;
- Transition Policy Areas
- Greenbrier West Development Area (Sam Black-Rainelle US 60 Designated Growth Corridor)
- Greenbrier East Development Area (White Sulphur Springs Rt 95 Designated Growth Corridor)
- Greenbrier North-Central Development Area (Lewisburg to Greenbrier Airport along N219 Corridor)
- Greenbrier South-Central Development Area (Fairlea, S219 Corridor)

Implementation

- See UTL 1.0 implementation and notes

ECD 3.3 Redevelopment. Encourage upkeep and/or revitalization of existing properties where desirable and redevelopment of properties which have fallen into disrepair and revitalization is either not possible or financially prohibitive.

3.3.1 Redevelopment Office. Establish a Redevelopment Office, as part of the Economic Development Authority (see ECD 1.1.1), in conjunction with the Towns and Cities in Greenbrier County, non-profit agencies, and the Main Street Initiatives to encourage the redevelopment and renewal of the downtown and industrial neighborhoods in Rainelle, Rupert, White Sulphur Springs, Alderson, and Ronceverte, as well as in the larger Villages in Greenbrier County. The Redevelopment Authority would be responsible for:

- (a) Inventory and rank, according to readiness, rehabilitation, and renewal, existing structures and properties in Greenbrier County, the Towns, and the Cities. Ranking system should take into consideration whether a structure or property can be rehabilitated, or whether it will require removal and site redevelopment. Use the building permits inspectors, part of the Planning and Building Department, to evaluate the structural integrity of buildings and determine rehabilitation requirements.
- (b) Create a catalog of available commercial and industrial buildings as a marketing mechanism.
- (c) Providing technical assistance to non-profit (501c3) agencies interested in preservation and revitalization activities through the West Virginia Development Office's Neighborhood Investment Program, including grant writing assistance and support, data collection and analysis, and market research.

ECD 3.3.2 Mixed-Use Redevelopment. Encourage the mixed use of commercial structures to allow for integrated residential uses and the development of "live/work" units in the Cities, Towns, Villages, and Rural Communities. Live/work structures typically allow for a commercial or professional uses on the first floor and a residential use on the second floor or another alternative arrangement.

Notes

Mixed-Use approaches are allowed, under this plan, in Rural Communities, Villages, Transitions Areas, Designated Growth Areas. Rules governing development within the towns and cities will need to be addressed by the individual municipalities.

ECD 3.3.3 Public Structures. Encourage the adaptive reuse of public structures, most notably decommissioned public schools, as community-based, mixed use structures.

- (a) Uses may include, but not limited to, community-based business incubator sites, community-based professional offices, community-based telecommuter offices, senior housing, daycare, satellite government offices, and community centers.
- (b) Concentrate public investment in telecommunications infrastructure in community-based centers in order to provide access to high-speed, reliable internet for small businesses, professional offices, and telecommuters, and the general public. Central, wired, computer labs in the rural communities and villages would also provide access to online educational opportunities.

ECD 4.0 Knowledge Capital, Creative Capital, and Training. Work with area secondary and post-secondary schools to develop worker training programs and other high quality job training opportunities built on identified needs within the community and provide marketable skill sets to meet future needs, especially in the areas of wood product research, design, and manufacturing; health care industries; the arts; tourism development and management; green construction; agriculture, forestry, and mining; information and information technologies, and other jobs in the high tech sector.

4.1 Mentoring and Internships. Actively work with the Economic Development Authority, the New River Community and Technical College, and area businesses to develop a county-wide, industry-wide year round mentoring and internship program , with expanded opportunities during the summers, for post-secondary students which would provide specific on-the-job training while the students are in school.

Notes

One of the ongoing concerns is that the young are leaving Greenbrier County because of the belief that there are no opportunities, even if the opportunities do, in fact, exist. An internship/mentoring program would provide young adults, ages 15 to 24, go gain relevant job experience during the summer and would provide a mechanism for shifting the perception of Greenbrier from a place to "escape" to a place of "opportunity."

4.2 Apprenticeships. Recognizing that many of the heritage crafts and the needed skills are learned through hands-on approaches rather than through coursework, actively work with local artisans and craftsman and the public schools, both secondary and post-secondary, to develop an full apprenticeship program for students interested in learning a specific craft or skill (blacksmith, potter, cabinetmakers, bricklayers, carpenters, weaver,

woodworker, quilter, and so forth).

4.3 Workforce Development. Work with the Workforce Development Office at New River Community and Technical College to provide a range of "small-business" training programs, including a course on business basics for start-up entrepreneurs, expanded courses for existing sectors, and worker retraining programs for workers shifting from failing industries to new industries.

4.4 Digital Learning Centers. Work with the economic/business incubators, the public schools, the public libraries, and non-profit organizations, such as Wellspring in Rupert, to provide businesses with employee training and continuing education programs and conferences and to provide public (adult) access to school-based computer labs, in the evenings and on weekends, to provide access to computer-based, long-distance learning opportunities and degree programs, such as those offered by national organizations like Kaplan or the University of Phoenix, or by the West Virginia Virtual Learning Network, a consortium of ten (10) West Virginia state colleges and universities, and eleven (11) community colleges, including Bluefield State College, Marshall University, West Virginia State University, West Virginia University, and WVU Institute of Technology.

4.3.1 Distance Learning and Telemedicine Loan and Grant Program. Apply for a combination of grants and loans from the Distance Learning and Telemedicine Loan and Grant Program to pay for community-based computer lab and telecommunication centers to provide citizens in rural areas access to distance learning and job training opportunities and provide rural businesses with access to teleconference facilities and equipment in-order to provide access to and improve employee training programs, including conferences and specialized classes.

Notes

According to the USDA, "the Distance Learning and Telemedicine (DLT) Program is specifically designed to meet the educational and health care needs of rural America through the use of advanced telecommunications technologies. With DLT grants, loans, and loan-grant combinations, we help rural communities enjoy enhanced educational opportunities, improved health care services and greater economic development. In the Grant Program, the focus is primarily on funding user equipment that operates via telecommunications to connect students and teachers or medical providers and patients at separate locations. The Loan and Combination Loan/Grant Program fund additional resources that help improve education and medical care in rural America."