

# Bringing Back Main Street Roundtable

January 28, 2025

The Texan Theater, Cleveland

# Today's Agenda

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Welcome and Introductions

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Presentations

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Roundtable Q&A

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Walking Tour of Downtown Cleveland

# Break

# Roundtable

# Wrap Up



**HOUSTON-GALVESTON AREA  
LOCAL DEVELOPMENT CORPORATION**

**A Licensed Texas Certified Development Company**

<b>PRODUCT/SERVICE</b> General use of proceeds	<b>SUMMARY</b>	<b>TARGET AUDIENCE</b>
<p><b>SBA 504 Loan</b></p> <p>Fixed Assets (i.e. land, buildings, large equipment)</p>	<p>The LDC partners with a financial institution and works with the business applicant to develop financing packages that meet SBA 504 Loan Program guidelines and credit criteria. Most loan structures have a 50% (Bank)/ 40% (LDC)/ 10% (applicant) split.</p> <p>Loan amounts up to \$5 million or more.</p>	<p>Texas Businesses</p>
<p><b>Business &amp; Government Loan Fund</b></p> <p>Working Capital (i.e. rent, salaries, utilities, marketing, etc.)</p> <p>Fixed Assets</p>	<p>The Business &amp; Government Loan Fund helps finance new or expanding small businesses in the 13-county Gulf Coast region when traditional funding isn't available or isn't enough.</p> <p>Loan amounts up to \$350,000.</p>	<p>13-county Businesses</p>
<p><b>RRR Loan Program</b></p> <p>Working Capital</p> <p>Fixed Assets</p>	<p>The LDC operates a revolving loan program on behalf of Fort Bend County. Businesses may receive microloans up to \$50,000; tandem loans in partnership with banks up to \$1 million; and equity loans up to \$1 million to help with the down payment on a larger bank loan. The LDC hopes to expand this program throughout the region and will keep the Board updated.</p>	<p>Fort Bend Businesses</p>
<p><b>Relief &amp; Recovery</b></p> <p>Working Capital</p>	<p>This program helps businesses that were impacted by COVID-19 and need financial assistance to help them recover.</p> <p>Loan amounts up to \$50,000.</p>	<p>13-county Businesses</p>

# Let's Get Started



**Gilbert Washington**  
**Senior Business Development Coordinator**  
**Gilbert.Washington@h-gac.com**  
**832-681-2659**

Schedule a consultation with us with this QR Code:





# Special Thanks

Thank you to the City of Cleveland for hosting today's event and generously providing breakfast.

# Upcoming Events



July 23, Bringing Back Main Street Roundtable – Eagle Lake Chamber, 303 E. Main Street, Eagle Lake

Visit [h-gac.com/bringing-back-main-street](https://h-gac.com/bringing-back-main-street)



February 19, Area Agency on Aging Services Overview – Cleveland Senior Center

Visit [h-gac.com/go/aging](https://h-gac.com/go/aging)



February 21, Annual Parks and Natural Areas Awards – H-GAC

Visit [h-gac.com/parks](https://h-gac.com/parks)

# Thank You!

**ANDREA TANTILLO**

*Principal Communications  
Coordinator*

Houston-Galveston Area Council

Direct | 832-681-2507

[www.h-gac.com](http://www.h-gac.com)

[Andrea.Tantillo@h-gac.com](mailto:Andrea.Tantillo@h-gac.com)

Take a brief survey to help us  
plan for future events.

