

CDBG Program: Flexible Funding for Stronger Communities

By Don Cassano, Government Capital Strategist

If there's one federal program that consistently surprises developers, municipal officials, and nonprofit leaders with its flexibility, it's the Community Development Block Grant (CDBG) program. After decades of navigating government capital stacks for real estate and community projects, CDBG remains one of the most versatile tools available for turning local priorities into funded, buildable projects.

What CDBG Funding Actually Supports

CDBG dollars aren't locked into a single use case, which is exactly why the program has stayed relevant for so long. Depending on a community's needs, funding can flow toward:

- **Community Facilities** — public services, community centers, and essential facilities that anchor a neighborhood
- **Infrastructure Improvements** — streets, sidewalks, water, sewer, and other critical systems that too often get deferred
- **Housing Rehabilitation** — preserving and improving safe, affordable housing for low- and moderate-income residents
- **Economic Development** — targeted investments that strengthen local economies and create jobs
- **Public Services** — programs that improve quality of life through health, education, and social service support

That range is the point. A single CDBG allocation can be shaped around what a specific community actually needs, rather than forcing a project into a rigid federal template.

From Strategy to Success

Every CDBG project I've been involved with follows a similar arc, whether it's a small municipality or a private developer partnering with local government:

1. **Assess Needs** — identify community priorities and real project opportunities on the ground
2. **Develop Strategy** — align the project with CDBG eligibility requirements and broader community goals
3. **Secure Funding** — navigate the application and compliance process with confidence, not guesswork
4. **Deliver Results** — build stronger communities and improve lives through completed, visible work

Skipping steps — especially the needs assessment and strategy phases — is where most CDBG applications lose momentum. The programs that get funded are the ones that can clearly show alignment between local need and federal eligibility criteria from the start.

The CDBG Advantage

What sets CDBG apart from many other government funding sources:

- **Flexible Funding** — it addresses a wide range of community needs rather than one narrow category
- **Local Control** — communities decide what matters most, rather than having priorities dictated from Washington
- **Leverage Resources** — CDBG combines well with other funding sources for greater overall impact
- **Measurable Impact** — the results create lasting, visible change

That last point matters more than people realize. CDBG isn't designed to sit alongside a project as a nice-to-have subsidy — it's often the piece that makes a housing rehab, a streetscape upgrade, or a community facility financially feasible in the first place.

Why This Matters for Developers and Municipalities Now

For developers working on mixed-use, mill conversion, or infrastructure-heavy projects, CDBG is rarely the only funding source — but it's frequently the layer that unlocks the rest of the capital stack when paired with tools like TIF, DIF, Brownfields funding, MassDevelopment or MassWorks programs, Historic Tax Credits, or NMTC. For municipalities, it's a way to fund the public-facing improvements that make private investment more attractive in the first place.

The communities that benefit most from CDBG are the ones that treat it as a strategic tool from the earliest planning stages, not an afterthought bolted onto a project once the rest of the financing is already in place.

LET'S INVEST IN OUR COMMUNITIES. TOGETHER.

Let's build a stronger tomorrow.

Connect with Don Cassano to learn how CDBG funding — and the broader government capital toolkit — can power your next project.

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