Rural Chamber Funding Overview

A companion to the Funding Tool of the Economic Mobility for Rural Workers Resource Guide.

Federal Funding Sources

The most chamber-relevant federal agency for rural communities, USDA Rural Development administers programs spanning business development, community facilities, broadband and workforce. Under this agency, relevant resources include the Rural Business Development Grant (RBDG) for business support centers, training and feasibility studies and the Rural Economic Development Loan and Grant (REDLG) program, which moves funds through local utility organizations. Chambers can join the free Rural Workforce Innovation Network (RWIN) for peer learning and funding alerts.

The U.S. Economic Development Administration (EDA) is the only federal agency focused exclusively on private-sector job creation in distressed areas. Most EDA funding flows through regional Economic Development Districts, so identifying the district that covers your counties is an important first step. Programs include Public Works and Economic Adjustment Assistance.

The primary federal source of workforce dollars is the U.S. Department of Labor's Employment and Training Administration. Most funding flows through state agencies to local Workforce Development Boards, so a working relationship with the local board is the highest-leverage step a chamber can take. Relevant programs include Workforce Innovation and Opportunity Act (WIOA) services, Registered Apprenticeship and the Workforce Opportunity for Rural Communities (WORC) initiative, which serves the Appalachian, Delta and Northern Border regions.

The U.S. Department of Education holds the primary federal career and technical education funding through Perkins V and rural-specific resources through the Rural Education Achievement Program (REAP). Chambers can contribute employer engagement to these programs through partnerships with school districts and community colleges rather than applying directly.

Regional Commissions and State Agencies

Five federally designated regional commissions offer funding streams specifically for rural communities. Chambers in eligible regions should connect early with the Appalachian Regional Commission (ARC), Delta Regional Authority (DRA), Northern Border Regional Commission (NBRC), Southeast Crescent Regional Commission (SCRC) or Denali Commission.

Subscribing to email lists from your state's workforce agency, commerce or economic development department, education agency, broadband office, childcare lead agency and housing finance agency captures most state opportunities.

Philanthropic and Local Funding

- Local community foundations are local in scope, flexible in priorities and frequently aligned with workforce and economic development goals. The Council on Foundations community foundation directory is a useful starting point for finding the foundation serving your region.
- National foundations rarely accept unsolicited applications from individual rural chambers but often fund intermediaries that subgrant to chambers.
- Corporate giving programs are often the fastest dollars to access — typically smaller awards, relationship-driven and supported through chambers' natural inroads with their own membership.
- City and county economic development budgets, occupancy or hospitality tax revenue and remaining American Rescue Plan Act (ARPA) obligations can be deployed for chamber-led workforce projects with the right framing.

Starter Checklist for Chambers New to Grants

1. **Determine area of interest.** Upfront clarity on your chamber's priorities will help determine the best path forward. Know what types of programs to pursue and whether your chamber will seek federal funding or foundation and philanthropy funding. Aligning the search to a specific outcome — workforce, childcare or broadband — is faster and more productive than scanning every opportunity.
2. **Map funding capacity.** Determine whether your chamber has the resources and capacity to pursue funding alone or if a local or regional partner, such as workforce development boards, community-based organizations or community college foundations, will improve funding chances.
3. **Start your search.** Use the various resources shared above to begin your search. Stack your search process beginning at the local level with funding opportunities that align with your area of interest. Then explore available programs at the state, regional and federal levels.

> **A Note on Stacking Funding:** Small rural chambers rarely win federal grants alone. The realistic strategy is to start with local and state awards, build a track record of managed funds and use those wins as match funding for larger state and federal applications. Local credibility and the chamber's distinctive role as convener and translator are what make consortium and partnership applications competitive.