

**Indiana
Environmental Infrastructure Working Group (EIWG)**

**Drinking Water and Wastewater
Funding Matrix**

Updated: January 14, 2016

Funding Type	State Revolving Loan Fund (SRF) Loan Program Drinking Water	State Revolving Loan Fund (SRF) Loan Program Wastewater	Rural Development (RD)	Rural Development Predevelopment Planning Grants (PPG)	SEARCH Grants
	Low-interest (90% of the AAA open market) loans, 20-year term, interest rates adjusted quarterly	Low-interest (90% of the AAA open market) loans, 20-year term, interest rates adjusted quarterly	Grants up to 75% of project cost, loans with 40 year term; Interest rates adjusted quarterly	Grants for up to 75% of cost of planning or up to \$15,000; 25% match required	Grants for up to 100% of cost of planning or up to \$30,000 7CFR Part 1774
Administered by	Indiana Finance Authority Drinking Water: Shelley Love, (317) 232-4396	Indiana Finance Authority Wastewater: Shelley Love, (317) 232-4396	US Dept. of Agriculture Rochelle Owen, (317) 295- 5767	US Dept. of Agriculture Rochelle Owen, (317) 295- 5767	US Dept. of Agriculture Rochelle Owen, (317) 295- 5767
Who qualifies	Incorporated cities, towns, counties, regional sewer/water districts, and conservancy districts may apply for assistance from the DWSRF. Publicly-owned and privately-owned community water systems and non-profit noncommunity water systems may apply for assistance from the DWSRF only.	Incorporated cities, towns, counties, regional sewer/water districts, and conservancy districts may apply for assistance from the CWSR.	Rural areas/towns with population <10,000 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Lower income areas qualify for more grant assistance.	Rural areas/towns with population <10,000 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Must be qualified for the "poverty" bracket: 80% of the statewide nonmetro MHI.	Rural areas/towns with population <2,500 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Must be qualified for the "poverty" bracket: 80% of the statewide nonmetro MHI.
Funding to be used for	Planning/design/construction for drinking water source, treatment, storage, and distribution projects; Reduction in interest rate if project incorporates a green infrastructure component.	Planning/design/construction of POTW for the purpose of a water quality benefit; Reduction in interest rate if solving a non-point source problem or incorporating a green infrastructure component in the project	Developing water and waste disposal systems in rural areas	Water and wastewater infrastructure planning	Water and wastewater infrastructure planning Special Evaluation Assistance for Rural Communities and Households Program (SEARCH)
Application process	Participant submits application, followed by a Preliminary Engineering Report for SRF approval. Construction permit application submitted to IDEM. Participant bids and awards contract. Loan is closed and construction completed. Participant repays the loan according to terms.	Participant submits application, followed by a Preliminary Engineering Report for SRF approval. Construction permit application submitted to IDEM. Participant bids and awards contract. Loan is closed and construction completed. Participant repays the loan according to terms.	Contact local RD representative to arrange meeting. Requires up-front engineering study, environmental review	Contact local RD representative to arrange meeting	Contact local RD representative to arrange meeting
Priority given to	According to level of impact on public health and water quality, project readiness, and fund availability. Drinking water projects that address public health issues in communities with financial need.	According to level of impact on public health and water quality, project readiness, and fund availability. Wastewater project will receive scoring points based on project need, water quality benefits, Brownfield Re-Use, and Financial Capability. Additional points can be added for green projects.	Lower population, lower income areas; amount of other financial assistance; existence of health threat or natural disaster; under agreed orders	Systems with limited resources; smallest systems with lowest incomes; funds availability	Systems with limited resources; smallest systems with lowest incomes; funds availability
Source of funding	Grants from EPA are leveraged in bond market to generate SRF loan proceeds. Authorized by 1987 Clean Water Quality Act and 1996 Safe Drinking Water Act	Grants from EPA are leveraged in bond market to generate SRF loan proceeds. Authorized by 1987 Clean Water Quality Act and 1996 Safe Drinking Water Act	Consolidated Farm and Rural Development Act	Consolidated Farm and Rural Development Act water and wastewater	Consolidated Farm and Rural Development Act water and wastewater

Funding Type	Wastewater/Drinking Water Program (WDW)	CDBG Planning Grant (PL)	Community Enhancement and Economic Development Loan Program (CEED)	Public Works & Economic Adjustment Grants	RCAP-RLF revolving loan program
	Grants up to \$500,000, minimum 10% local match	Grants up to \$50,000, minimum 10% local match	Loans between \$500,000 and \$7,000,000	Grants for up to 50% of project costs, 80% if severely distressed, 20-50% match required	Loans up to \$500,000; up to a 15-year term. 3.5%-5.9%
Administered by	IN Office of Community and Rural Affairs Aletha Dunston (317) 775-4667	IN Office of Community and Rural Affairs Aletha Dunston (317) 775-4667	IN Office of Community and Rural Affairs Aletha Dunston, (317) 775-4667	Economic Development Administration Darrin Fleener – 312-789-7953	Holly Baker, Senior Loan Officer PH: 479.443.2700, Ext. 114 Holly.Baker@communitiesU.org
Who qualifies	Non-entitlement cities, towns or counties. Must either benefit areas at least 51%+ low- to moderate income OR eliminate slum or blight, cost per beneficiary may not exceed \$5,000	Non-entitlement cities, towns or counties. Must either benefit areas at least 51%+ low- to moderate income OR eliminate slum or blight, cost per beneficiary may not exceed \$5,000	Non-entitlement cities, towns or counties. Must either benefit areas at least 51%+ low- to moderate income OR eliminate slum or blight. Must meet underwriting criteria.	Counties, cities, towns, sewer districts, sometimes townships and economic development corporations	Nonprofit corporations or local government entities if they: serve a significant number of low-income customers; are rural communities of less than 20,000; can repay the loan with system revenues or provide evidence of permanent take-out financing; and are willing to accept no-cost technical assistance
Funding to be used for	Projects that contribute to long-term community planning and development. Wastewater or drinking water projects that serve a low- to moderate income population. Often requires income survey to determine low-income eligibility.	Planning activities for projects that will prevent/eliminate slums or blight, or projects that serve a low to moderate income population. Planning activities must be completed within 12 months. Often requires income survey to determine low-income eligibility.	Public improvement projects that serve a low- to moderate income populations, create jobs for low-to-moderate income persons or create housing for low-to-moderate income persons. Often requires income survey to determine low-income eligibility.	Projects that will lead to job creation and retention in severely distressed communities including water and wastewater projects.	Meet compliance requirements for public drinking water and wastewater regulations; Improve public health and system security; extend service to new customers or improve service; create opportunities for economic development; and conduct pre-development activities that allow systems to qualify for longer-term financing
Application process	Entity submits proposal by a given date then submits an application by deadline, prepares proposal, holds hearings and obtains OCRA approval, then undertakes project. Requires completed engineering study, environmental review, etc.	Entity submits letter of intent, then schedules site visit with OCRA community liaison. Submits application once letter of intent approved. Application is then evaluated and scored. Applications can be submitted each month and will be notified of approval by the end of the following month.	Entity will submit a request to OCRA Community Liaison who will determine project eligibility. A financing package then submitted to IHCD/OCRA for underwriting and financial review. Projects the state intends to pursue will be submitted to the CEED Loan Committee for approval. Loan documents will be executed.	Grant funds disbursed for costs only after all construction grants are awarded. Applications accepted on a quarterly basis; preliminary application reviews are available.	For application: www.CommunitiesU.org and click the Water/Wastewater 'Read More' button OR call 479-443-2700 ext. 114
Priority given to	Projects that are reviewed comprehensively and will address the problems at hand, projects where the grant money will strongly impact the overall project, projects with community commitment and that will be completed within 18 months.	Projects that will address the problem at hand, grant money will strongly impact the overall project, projects with community commitment. Distressed communities		Economically distressed communities	Projects concerning predevelopment or short-term small capital improvements projects for economically disadvantaged communities.
Source of funding	Community Development Block Grant Program (CDBG) via U.S. Department of Housing and Urban Development (HUD)	Community Development Block Grant Program (CDBG) via U.S. Department of Housing and Urban Development (HUD)	Private bank notes backed with Community Development Block Grant Program (CDBG) via U.S. Department of Housing and Urban Development (HUD)	Federal appropriation	Rural Utilities Service-USDA Community Resource Group, Inc. (CRG)
Other notes	Proposals Due: March 6, 2015 Applications Due: May 29, 2015	Monthly application deadline.	Non-competitive application process.	Submission is a rolling cycle – applicants may apply anytime. Contact Darrin Fleener for instructions	
Funding Type	Rural Economic Development Loan and Grant Program	Section 219 Environmental Infrastructure	Planning Assistance to States		

	Competition for loan and grant; funding is national	US Army Corps of Engineers program	US Army Corps of Engineers program		
Administered by	US Dept. of Agriculture Bob Hill, (317) 295- 5780	US Army Corps of Engineers Brandon Brummett (502) 315-6883	US Army Corps of Engineers Brandon Brummett (502) 315-6883		
Who qualifies	Electric Cooperatives who can support community projects; up to \$1million loan, 10 year term, up to \$250,000 grant.; any combination of either	Local, County, and State Government and other governmental non-Federal agencies	Local, County, and State Government and other governmental non-Federal agencies		
Funding to be used for	Community infrastructure necessary for economic development and job creation.	Water resource related environmental infrastructure and resource protection and development projects.	Comprehensive planning for the development, use, and conservation of water and related land resources. Under this program, the Corps may not participate in any formal design or implementation activities.		
Application process	Contact local RD representative to arrange meeting	All projects must be specifically authorized by Congress with follow-on appropriations. Authority for funding: Section 219 of the 1992 Water Resources Development Act, as amended. Sites not listed under existing authority will require congressional authorization prior to any work beginning.	Contact USACE representative Submit letter of intent to USACE. Authority for funding: Section 22 of the 1974 Water Resources and Development Act, as amended.		
Priority given to	Loans given to communities of under 50,000 population. Grants can be given to any rural community that isn't located within an urbanized area.	All Projects must be specifically authorized by Congress with follow-on appropriations.	Projects are generally regional or statewide in scope, but can also be for individual communities given the project is compatible with the State Water Plan		
Source of funding	USDA Rural Development; Federal Appropriation	Congressional Appropriation	Annual Energy and Water Development Appropriations		
Other notes		Projects are funded 75% Federal' 25% non-Federal	Studies are funded 50% Federal 50% non-Federal. All of the non-Federal share may be in-kind services.		
Funding Type	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services

	Rural Community Assistance Program of Indiana				
Administered by	Indiana RCAP Vicki Perry 1-800-382-9895 www.in-rcap.org	Alliance of Indiana Rural Water Connie Stevens (317) 789-4200	Indiana Rural Water Association Odetta Cadwell -- 866-895-4792 or 317-402-7349	Indiana State Dept of Health Mike Mettler (317) 233-7183	IN Dept. of Environmental Management Liz Melvin 317/232-7418
Who qualifies	Rural communities under 10,000 seeking solutions to water or wastewater issues	Any water or wastewater utility in Indiana	Water and Wastewater systems in Indiana	N/A	N/A
Funding to be used for	n/a	N/A	N/A	N/A	N/A
Application process	No application. Call for free technical assistance.	No application process. Call office to be connected to field staff who can provide FREE technical assistance.	No application process. Call for assistance.	N/A	N/A
Priority given to	Populations under 3,000	Population < 10,000	N/A	N/A	N/A
Source of funding	RCAP services paid for by grants from USHHS, USEPA, & USDA	N/A	Totally member supported	N/A	N/A
Other notes	Technical Assistance includes: project planning, funding application assistance, rate studies, board training, wellhead protection plans, leak detection, energy audits, emergency response plans, vulnerability assessments & USDA reports	Technical Assistance includes: leak locates, water audits, Emergency Response Plans and Vulnerability Assessments.	Contact the agency representative for additional information	Contact the agency representative for additional information	Contact the agency representative for additional information