### The Great Lakes Environmental Infrastructure Center

# Funding Guide



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The Environmental Protection Agency (EPA) Region 5 states—Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin—are rich in water resources. They surround the Great Lakes and contain many other lakes, rivers, and streams. Local and tribal governments, and non-profit organizations (NPOs) in EPA Region 5 must manage, maintain, operate, and finance their diverse environmental systems—infrastructure such as drinking water, wastewater, and stormwater facilities and transportation systems as well as community programs like land-use planning, recycling, and solid-waste and energy-use reduction initiatives.

Federal, state, and private financing is available for sustainable capital projects related to drinking water, wastewater, stormwater and solid waste infrastructure. This guide helps local and tribal governments, and NPOs to find different funding options, such as:

- Federal grants through several governmental branches
- state funding choices from diverse organizations across EPA Region 5.

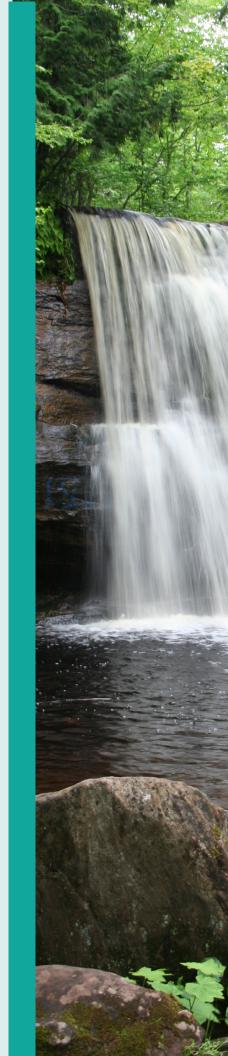


### How to Use this Guide

The funding resources in this guide are divided into federal and state programs. The resources are categorized by the type of funding offered (i.e. grant or loan), the intended system (i.e., drinking water, wastewater, stormwater or solid waste), the stage at which the funding may be applied (i.e., planning, design, and construction, as well as training), and the eligible applicants. A summary table at the beginning of each section categorizes the funding programs.

Within each section, programs are detailed with regard to funding uses, terms, and conditions. Website and/or contact information may assist in attaining more detailed information about the program. Updates to this guide are published to the EPA Region 5 Environmental Finance Center website: gleic.org.





Page

# Table of Contents

### Funding Program

Federal	7
<b>T</b> 11•	0.1
Illinois	21
Indiana	29
Michigan	37
Minnesota	47
Ohio	57
Wisconsin	71

# Federal Funding Programs



### Finding Federal Funding Programs...

				Ту	be of	Syst	em		Use d	of Fu	nding	J	W	10 Са	an Ap	oply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	Page Number
Federal	Grants.gov	0		۲								0	0					11
Economic Development Administration	Public Works and Economic Adjustment Assistance Programs		•	•	•	•	•	0	•	•	•	•	•				0	11
Dept. of Agriculture	Community Facilities Technical Assistance and Training Grant		•	۰	•	۰	•	۰	•				۰		۰			12
Dept. of Agriculture	Solid Waste Management Grants						0						۲					13
Dept. of Agriculture	Water & Waste Disposal Revolving Loan Funds	٢		٢	٠				0	٠	٠				0			14
Dept. of Agriculture	Water & Waste Disposal Loan Guarantees			٢	٠	0	0		0	٢	٠		۲		٠			15
Dept. of Agriculture	Water & Waste Disposal Loan & Grant Program		۰	۰	۰	٠	0		0	۰			۰	0	0		0	16
Dept. of Agriculture	Water & Waste Disposal Technical Assistance & Training Grants		٠	۰	۰	•	•	۰							۰			17
Dept. of Agriculture	TRIBAL ONLY: Water & Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias		•		•					•			۲				0	18
Environmental Protection Agency	TRIBAL ONLY: Clean Water Indian Set-Aside Program		•		•					•							•	19
Environmental Protection Agency	TRIBAL ONLY: Tribal Set-Aside Program of the Drinking Water Infrastructure Grant		•							•							•	20

### Organization:FederalProgram:Grants.gov

The federal grants website, Grants.gov, is a centralized place for searching for federal funding opportunities. The site is constantly updated with new funding opportunities and grant seekers may search by keywords, funding type, eligibility requirements, funding dates, and funding agency to find grants applicable to their projects.

Keywords:	drinking water, wastewater, stormwater, solid waste
Intended Applicant(s):	Open to all
Funding Det/Terms/Cap:	Grants   Specific program dependent
Application Process:	Search for applicable grants and check eligibility; create a grants.gov/workspace account; apply for specific grants
Website:	https://www.grants.gov
Contact Information:	1-800-518-4726 or support@grants.gov

#### FEDERAL

**Organization:** Economic Development Administration (EDA), U.S. Department of Commerce

Program: Public Works and Economic Adjustment Assistance Programs

The Economic Development Administration (EDA), part of the U.S. Department of Commerce, provides strategic investments through its Public Works and Economic Adjustment Assistance Programs on a competitive merit basis to support economic development, foster job creation, and attract private investment. The program supports non-construction, construction, technical assistance, and revolving loan fund projects. Job creation is a key focus, and industrial parks are priority. Funding is available year round with conditions depending on the type of program.

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Keywords:	drinking water, wastewater
Intended Applicant(s):	Economically distressed areas
Funding Det/Terms/Cap:	Grants   Maximum grant is \$3,000,000, minimum grant is \$100,000   Competitive process
Application Process:	Submit a short proposal form; if responsive, a full application will be invited for competitive consideration of funding
Website:	https://www.eda.gov/ (specific search must be done in search engine)
Contact Information:	Illinois, Indiana, Ohio: Darrin Fleener, 312-789- 9753, dfleener@eda.gov   Michigan, Minnesota, Wisconsin: Lee J. Shirey, 312-789-9751, lshirey@ eda.gov

Organization:U.S. Department of Agriculture–Rural Development (USDA-RD)Program:Community Facilities Technical Assistance and Training Grant

The U.S. Department of Agriculture–Rural Development (US-DA-RD) provides funds through the Community Facilities Technical Assistance and Training Grant program to help communities identify, plan, acquire financing for, and manage community facilities. Technical assistance and training with respect to essential community facilities are also available.

Keywords:	drinking water, wastewater, stormwater, solid
	waste
Intended Applicant(s):	Public bodies, non-profit organizations, feder- ally-recognized tribes   Rural areas including cities, villages, townships, towns, and federal- ly-recognized tribal lands outside the boundaries of a city of with a population of 20,000 or more
Funding Det/Terms/Cap:	Grants   Maximum grant is \$150,000 based on availability of funds   Competitive process
Application Process:	Deadline/acceptance basis: Annually   Submit ap- plication through a Notice of Funding Availability in the Federal Register
Website:	http://www.rd.usda.gov/programs-services/com- munity-facilities-technical-assistance-and-train- ing-grant
Contact Information:	Illinois: Michael Wallace– Community & Business Program Director, 217-403-6209, wallace@il.usda. gov   Indiana: Rochelle Owen– Community Pro- grams Director, 317-290-3100 (ext. 407), rochelle. owen@in.usda.gov   Michigan: Christine Max- well– Community Programs Director, 517-324- 5208, chris.maxwell@mi.usda.gov   Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.us- da.gov   Ohio: David Douglas– Community Programs Director, 614-255-2391, david.douglas@ oh.usda.gov   Wisconsin: Brian Deaner– Com- munity Programs Director, 715-345-7648, brian. deaner@wi.usda.gov

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Solid Waste Management Grants

The U.S. Department of Agriculture–Rural Development (US-DA-RD) provides grants through its Solid Waste Management Grants program for technical assistance or training that improve the planning and management of solid waste sites, help communities reduce solid waste, or prepare for landfill closure. Funding can also be used to evaluate current landfill conditions and threats to water resources.

Keywords:	solid waste
Intended Applicant(s):	Public bodies, non-profit organizations, federally recognized tribes, academic institutions   Ru- ral areas and towns with a population < 10,000   Special consideration for areas with a population < 5,500; regional, multi-state or national areas; and low-income populations
Funding Det/Terms/Cap:	Grants   Subject to availability of funds   Com- petitive process   Proposed projects should be accomplishable within 12 months of funding
Application Process:	Deadline/acceptance basis: October 1 to Decem- ber 31, annually   Submit application through the local Rural Development office.
Website:	http://www.rd.usda.gov/programs-services/sol- id-waste-management-grants
Contact Information:	Solid Waste Grant Manager in the RD National Office: 202-720-9589   Illinois: Tina Anstrom– Community Programs Specialist, 217-403-6244, tina.anstrom@il.usda.gov   Indiana: Krueger Pfis- ter– Community Programs Specialist, 317-295- 5794, krueger.pfister@in.usda.gov   Michigan: Cristina Stanley– Assistant to the State Director, 517-324-5207   Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas– Community Programs Direc- tor, 614-255-2391, david.douglas@oh.usda.gov   Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda. gov

Organization:U.S. Department of Agriculture–Rural Development (USDA-RD)Program:Water & Waste Disposal Revolving Loan Funds

The U.S. Department of Agriculture–Rural Development (US-DA-RD) provides loans through its Water & Waste Disposal Revolving Loan Funds program that help qualified non-profits create a revolving loan fund (RLF) that can provide financing for drinking water and wastewater projects in rural communities with populations of 10,000 or less.

Keywords: Intended Applicant(s): Funding Det/Terms/Cap:	drinking water, wastewater Non-profit organizations   Must have legal au- thority and capacity to operate a revolving loan fund Loans   Maximum loan is \$100,000   Term is a maximum of 10 years
Application Process:	Contact state Rural Development program special- ist
Website:	http://www.rd.usda.gov/programs-services/wa- ter-waste-disposal-revolving-loan-funds
Contact Information:	National Contact: Lisa Chesnel– Water & Environ- ment Programs Office, 202-720-0499   Illinois: Michael Wallace– Community & Business Pro- gram Director, 217-403-6209, wallace@il.usda.gov   Indiana: Rochelle Owen– Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@ in.usda.gov   Michigan: Christine Maxwell– Community Programs Director, 517-324-5208, chris.maxwell@mi.usda.gov   Minnesota: Terry Louwagie– Community Programs Director, 651- 602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas– Community Programs Director, 614-255-2391, david.douglas@oh.usda. gov   Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@ wi.usda.gov

Organization:U.S. Department of Agriculture–Rural Development (USDA-RD)Program:Water & Waste Disposal Loan Guarantees

The U.S. Department of Agriculture-Rural Development (US-DA-RD) provides loans through its Water & Waste Disposal Loan Guarantees program that support private lenders in providing affordable financing to qualified borrowers. Qualified borrowers include public bodies, non-profit organizations and federally recognized tribes servicing areas with populations of 10,000 or less. Funds must be used to construct or improve drinking water, wastewater, stormwater, or solid waste disposal facilities.

Keywords:	drinking water, wastewater, stormwater, solid waste
Intended Applicant(s):	Private lenders making loans to eligible borrowers who cannot otherwise obtain reasonable commer- cial credit
Funding Det/Terms/Cap:	Loans   Maximum guarantee is typically 90% of the loan amount   Term is up to 40 years
Application Process:	Lenders: Contact the local Rural Development office for information on becoming an approved lender   Borrowers: Ask your private lender about their participation in USDA loan guarantee programs
Website:	http://www.rd.usda.gov/programs-services/wa- ter-waste-disposal-loan-guarantees
Contact Information:	Illinois: Michael Wallace– Community & Busi- ness Program Director, 217-403-6209, wallace@ il.usda.gov   Indiana: Rochelle Owen– Commu- nity Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov   Michigan: Cristina Stanley– Assistant to the State Director, 517-324- 5207   Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas–Community Program Director, 614-255- 2391. david.douglas@oh.usda.gov   Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

Organization:U.S. Department of Agriculture–Rural Development (USDA-RD)Program:Water & Waste Disposal Loan & Grant Program

This U.S. Department of Agriculture–Rural Development (US-DA-RD) provides funds through its Water & Waste Disposal Loan & Grant program that may be used to provide clean and reliable drinking water, and adequate and affordable wastewater, stormwater, and solid waste collection and disposal for rural communities. Funds are typically approved for acquisition, construction and improvement of these community facilities. Funding may be used for additional, related activities in some cases.

Keywords:	drinking water, wastewater, stormwater, solid waste
Intended Applicant(s):	Public bodies, non-profit organizations, federally recognized tribes   Rural areas, towns and tribal lands with a population < 10,000
Funding Det/Terms/Cap:	Grants and loans   Maximum grant is 75% of project cost   Interest rates on loans are based on median household income (MHI) and necessity of project, 1.5% of MHI is target user fee   Loan term is up to 40 years based on the facilities' useful life   Loans can be combined with grants to keep user costs reasonable
Application Process:	Deadline/acceptance basis: Year round   Sub- mit application through website's "RD Apply" or through the local Rural Development office
Website:	http://www.rd.usda.gov/programs-services/water- waste-disposal-loan-grant-program
Contact Information:	Illinois: Michael Wallace– Community & Busi- ness Program Director, 217-403-6209, wallace@ il.usda.gov   Indiana: Rochelle Owen– Commu- nity Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov   Michigan: Cristina Stanley– Assistant to the State Director, 517-324- 5207   Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas–Community Program Director, 614-255- 2391. david.douglas@oh.usda.gov   Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

### Organization:U.S. Department of Agriculture–Rural Development (USDA-RD)Program:Water & Waste Disposal Technical Assistance & Training Grants

This U.S. Department of Agriculture-Rural Development (US-DA-RD) provides funding through its Water & Waste Disposal Technical Assistance & Training Grants program that helps qualified non-profit organizations provide rural communities and tribes with technical assistance and training. Technical assistance and training may identify and evaluate water and waste issues, support communities in improving maintenance and operation of water and waste facilities, and assist applicants in obtaining funding for related projects.

Keywords:	drinking water, wastewater, stormwater, solid
	waste
Intended Applicant(s):	Non-profit organizations that will provide tech- nical assistance and training to eligible areas   Eligible areas are rural communities and towns with a population < 10,000 and tribal lands
Funding Det/Terms/Cap:	Reimbursement grants (applicant must provide initial funding and will be reimbursed as avail- ability of funds allows)   Grants have a one-year project period, beginning October 1 of the first calendar year and ending September 30 of the following calendar year
Application Process:	Deadline/acceptance basis: October 1 to Decem- ber 31   Submit application through either the local Rural Development office for single-state applications or the national Rural Development office for multi-state applications (an application guide is available on the program website)
Website:	http://www.rd.usda.gov/programs-services/ water-waste-disposal-technical-assistance-train- ing-grants
Contact Information:	National Office: Anita O'Brien, 202-690-3789, anita.obrien@wdc.usda.gov   Illinois: Tina Anstrom–Community Programs Specialist, 217-403-6244, tina.anstrom@il.usda.gov   In- diana: Krueger Pfister– Community Programs Specialist, 317-295-5794, krueger.pfister@in.usda. gov   Michigan: Christine Maxwell– Community Programs Director, 517-324-5208, chris.maxwell@ mi.usda.gov   Minnesota: Terry Louwagie– Com- munity Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas– Community Programs Direc- tor, 614-255-2391, david.douglas@oh.usda.gov   Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda. gov

### FEDERAL: TRIBAL ONLY

### **Organization:** U.S. Department of Agriculture–Rural Development (USDA-RD)

**Program:** Water & Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias

Funds obtained from the U.S. Department of Agriculture–Rural Development's (USDA-RD) Water & Waste Disposal Grants to Alleviate Health Risks on Tribal Lands and Colonias program must be used to construct basic drinking water, wastewater, or stormwater systems. This funding opportunity intends to alleviate health risks on tribal lands and colonias.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	TRIBAL ONLY: Federally-recognized tribes, non-profit organizations, state/local government entities serving eligible areas   Tribal lands with a population < 10,000   Community must be eco- nomically distressed; must face significant health risks due to lack of access to adequate, safe water or water disposal
Funding Det/Terms/Cap:	Grants   If funds are available: maximum grant may be up to 100% of the project cost
Application Process:	Deadline/acceptance basis: Year round   Submit application through the local Rural Development office
Website:	http://www.rd.usda.gov/programs-services/water- waste-disposal-grants-alleviate-health-risks-trib- al-lands-and-colonias
Contact Information:	Solid Waste Grant Manager in the RD National Office: 202-720-9589   Illinois: Michael Wal- lace- Community & Business Program Director, 217-403-6209, wallace@il.usda.gov   Indiana: Rochelle Owen- Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda. gov   Michigan: Christine Maxwell- Commu- nity Programs Director, 517-324-5208, chris. maxwell@mi.usda.gov   Minnesota: Terry Louwagie- Community Programs Director, 651- 602-7800 (ext. 7810), terry.louwagie@mn.usda.gov   Ohio: David Douglas- Community Programs Director, 614-255-2391, david.douglas@oh.usda. gov   Wisconsin: Brian Deaner- Community Programs Director, 715-345-7648, brian.deaner@ wi.usda.gov

### FEDERAL: TRIBAL ONLY Organization: U.S. Environmental Protection Agency (EPA)

Program: Clean Water Indian Set-Aside Program (CWISA)

Funds from this U.S. Environmental Protection Agency's (EPA) Clean Water Indian Set-Aside (CWISA) Program may be used for planning, design, construction, and follow-up for wastewater projects. Projects to increase system longevity or sustainability are also accepted. Collection and treatment systems and facilities are eligible. Between 2003 and 2015, projects that received monies from this program were awarded between \$3,500 to \$6.4 million, with an average of \$300,000.

Keywords:	wastewater
Intended Applicant(s):	TRIBAL ONLY: Federally-recognized tribes
Funding Det/Terms/Cap:	Grants   Maximum grant may be up to 100% of the project cost; amount varies based on project type   Matching funds: Projects with matching funds receive higher priority   Award based on Indian Health Services (IHS) Sanitation Deficien- cy System (SDS) priority list ranking and available funding
Application Process:	Deadline/acceptance basis: Rolling basis or by Au- gust to be considered during upcoming funding cycle   Application process: Add project to local IHS SDS priority list (local IHS personnel can help answer questions about placing a project on the IHS SDS priority list)
Website:	https://www.epa.gov/small-and-rural-wastewa- ter-systems/clean-water-indian-set-aside-program
Contact Information:	EPA Region 5 Contact: John Colletti– CWISA program coordinator, 312-886-6106, colletti. john@epa.gov   IHS Regional Contact: Craig Mo- rin– Division of Sanitation Facilities Construction Bemidji, MN office, 218-444-0504, craig.morin@ ihs.gov

#### FEDERAL: TRIBAL ONLY

**Organization:** U.S. Environmental Protection Agency (EPA)

**Program:** Tribal Set-Aside Program of the Drinking Water Infrastructure Grant (DWIG)

The U.S. Environmental Protection Agency's (EPA) Tribal Set-Aside Program of the Drinking Water Infrastructure Grant (DWIG) provides funding to alleviate health risks associated with drinking water systems and to help systems comply with drinking water regulations. Funds may be used for planning, design, and construction of drinking water infrastructure, and for development or rehabilitation of drinking water sources.

Keywords:	drinking water
Intended Applicant(s):	TRIBAL ONLY: Federally-recognized tribes, non-tribal owners of drinking water systems serv- ing federally recognized tribes
Funding Det/Terms/Cap:	Grants   Maximum grant may be up to 100% of the project cost   Matching funds: Encouraged   Award distribution can be made directly to the tribe or to the local Indian Health Services (IHS) office if the tribe elects to have the local IHS ad- minister the funds
Application Process:	Application process: Add project to the Safe Drinking Water Information System (SDWIS) list (list is maintained jointly by the Regional EPA of- fice and the national EPA Office of Ground Water and Drinking Water)
Website:	https://www.epa.gov/tribaldrinkingwater/trib- al-set-aside-program-drinking-water-infrastruc- ture-grant
Contact Information:	EPA Region 5 Contact: Felicia Gaines– Infra- structure Grant Tribal Drinking Water Set-Aside Coordinator, 312-886-0139, gaines.felicia@epa. gov   IHS Regional Contact: Craig Morin– Divi- sion of Sanitation Facilities Construction Bemidji, MN office, 218-444-0504, craig.morin@ihs.gov

# Illinois Funding Programs



### Finding Illinois State Funding Programs...

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Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		Page Number
Illinois Environmental Protection Agency	State Revolving Fund Public Water Supply Loan Program	0		0					0	٥	0	0	0	0	0	0	0	25
Illinois Environmental Protection Agency	State Revolving Fund Water Pollution Control Loan Program	•			•	•			•	•	•	•	0	•	•	٠	٢	26
Illinois Dept. of Commerce and Economic Opportunity	Community Development Block Grant– Public Infrastructure		•	0	•	•			•	0	•	•	•				•	27
Illinois Dept. of Commerce and Economic Opportunity	Community Development Block Grant– Emergency Public Infrastructure		•	0	•	•			•	0	•	•	0				•	28
Illinois Dept. of Commerce and Economic Opportunity	Economic Development Grants		•	0	•	•			•	•	•	•	•				•	28

### Organization:Illinois Environmental Protection Agency (IEPA)Program:State Revolving Fund (SRF) Public Water Supply Loan Program (PWSLP)

The Illinois Environmental Protection Agency's (IEPA) State Revolving Fund (SRF) Public Water Supply Loan Program (PWSLP) provides assistance to finance drinking water projects, including new construction, rehabilitation and upgrading infrastructure. Green infrastructure projects, or projects to improve water or energy efficiency are encouraged.

Keywords:	drinking water
Intended Applicant(s):	Public bodies, owners and operators of eligible drinking water facilities
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates; current rates can be found on PWSLP website   Loan may have up to a 20-year term, or 30-year term for small communities or communities with financial hardship   Additional grants for princi- pal forgiveness may be available
Application Process:	Deadline/acceptance basis: July 1 to December 31 for projects accepted for intended funding   Full application process: Submit a funding nom- ination form, submit a project plan, undergo a state environmental review, apply for the Project Priority List (PPL), and secure a loan agreement, then place the project on the PPL and request the project be added to the Intended Funding List   For projects that are the highest ranking and are accepted for the Intended Funding List, submit a full loan application along with all necessary doc- umentation by deadline (projects lacking complet- ed applications after January 1 may be bypassed)
Website:	http://www.epa.illinois.gov/topics/grants-loans/ state-revolving-fund/index
Contact Information:	Gary Bingenheimer– Facility Planning, 217-782- 2027, gary.bingenehimer@illinois.gov   Heidi Allen– Application Requirements, 217-782-2027, heidi.allen@illinois.gov

Organization:Illinois Environmental Protection Agency (IEPA)Program:State Revolving Fund (SRF) Water Pollution Control Loan Program (WPCLP)

The Illinois Environmental Protection Agency's (EPA) State Revolving Fund Water Pollution Control Loan Program (WPCLP) provides assistance to finance wastewater or stormwater projects, including new construction, rehabilitation, and upgrading infrastructure. Eligibility is defined in Section 212 of the Federal Water Pollution Control Act. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Public bodies, owners and operators of eligible wastewater or stormwater facilities
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates; current rates can be found on WPCLP website   Loan may have up to a 20-year term, or 30-year term for small communities or communities with financial hardship   Additional grants for princi- pal forgiveness may be available
Application Process:	Deadline/acceptance basis: July 1 to December 31 for projects accepted for intended funding   Full application process: Submit a funding nom- ination form, submit a project plan, undergo a state environmental review, apply for the Project Priority List (PPL), and secure a loan agreement, then place the project on the PPL and request the project be added to the Intended Funding List   For projects that are the highest ranking and are accepted for the Intended Funding List, submit a full loan application along with all necessary doc- umentation by deadline (projects lacking complet- ed applications after January 1 may be bypassed)
Website:	http://www.epa.illinois.gov/topics/grants-loans/ state-revolving-fund/index
Contact Information:	Gary Bingenheimer– Facility Planning, 217-782- 2027, gary.bingenehimer@illinois.gov   Heidi Allen– Application Requirements, 217-782-2027, heidi.allen@illinois.gov

### Organization:Illinois Department of Commerce and Economic Opportunity (IDCEO)Program:Community Development Block Grant (CDBG) – Public Infrastructure

The Illinois Department of Commerce and Economic Opportunity's (IDCEO) Community Development Block Grant (CDBG) - Public Infrastructure program provides funding for the construction of drinking water, wastewater, and stormwater facilities. Eligible activities include acquisition, demolition, construction, and rehabilitation of new facilities or improvements to such systems. Funds may also be used to help finance the connection of residential structures to such systems. Funds should not be used to correct issues resulting for deferred maintenance. Projects funded by the IDCEO's Community Development Block Grant-Public Infrastructure must address a threat to public health and safety.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local government units   Population < 50,000   Low- to moderate-income households should comprise 51% or more of the population benefit- ted by the project
Funding Det/Terms/Cap:	Grants   Maximum grant is \$450,000
Application Process:	Deadline/acceptance basis: September 30 annually, year round   Submit application, providing proof of benefit to low- to moderate-income population and threat to public health and safety
Website:	http://www.illinois.gov/dceo/CommunityServices/ CommunityInfrastructure/Pages/PublicInfra- structure.aspx
Contact Information:	Wendy Bell– Program Coordinator, 217-558-2838, wendy.bell@illinois.gov

**Organization:** Illinois Department of Commerce and Economic Opportunity (IDCEO)

Program:

m: Community Development Block Grant (CDBG) – Emergency Public Infrastructure (EPI)

The Illinois Department of Commerce and Economic Opportunity's (IDCEO) Community Development Block Grant (CDBG) — Emergency Public Infrastructure (EPI) program provides funding for when emergencies strike. Communities may apply to undertake projects that improve public infrastructure and eliminate conditions detrimental to health, safety, and public welfare. The funding priority for this program is drinking water, sanitary and storm sewer projects.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local government units   Population < 50,000   Communities with emergency conditions
Funding Det/Terms/Cap:	Grants   Maximum grant is \$200,000
Application Process:	Deadline/acceptance basis: Year round   Submit application, providing proof of threat to public health and safety
Website:	http://www.illinois.gov/dceo/CommunityServices/ CommunityInfrastructure/Pages/PublicInfra- structureSetAside.aspx
Contact Information:	Wendy Bell– Program Coordinator, 217-558-2838, wendy.bell@illinois.gov

### ILLINOIS

Organization:Illinois Department of Commerce and Economic Opportunity (IDCEO)Program:Economic Development Grants

Grant funds from the Illinois Department of Commerce and Economic Opportunity's (IDCEO) Economic Development Grants program may be used for improvements to public infrastructure in direct support of a business that would create and/or retain jobs in the community. Funds may also be loaned by a local government to businesses locating or expanding in the community. The funds may be used for machinery and equipment, working capital, building construction, and renovation.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local government units   Population < 50,000
Funding Det/Terms/Cap:	Grants   Maximum grant is \$750,000
Application Process:	Deadline/acceptance basis: Year round   Submit application
Website:	http://www.illinois.gov/dceo/CommunityServices/ CommunityInfrastructure/Pages/PublicInfra- structureSetAside.aspx
Contact Information:	Wendy Bell– Program Coordinator, 217-558-2838, wendy.bell@illinois.gov

# Indiana Funding Programs



### Finding Indiana State Funding Programs...

				Тур	e of	Syste	em	ι	Jse c	of Fur	nding		Wh	io Ca	in Ap	ply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	ge
Indiana Finance Authority	Drinking Water State Revolving Fund	0		٩					•		•		•	•			0	33
Indiana Finance Authority	Wastewater State Revolving Fund	۰				•						0	0		0	•	0	34
Indiana Office of Community & Rural Affairs	Community Block Development Grant		۰		١	۲			٠	0	۲		٥					35

### INDIANA

**Organization:** Indiana Finance Authority (IFA)

Program: Drinking Water State Revolving Fund (DWSRF) Loan Program

Financing from the Indiana Finance Authority's (IFA) Drinking Water State Revolving Fund (DWSRF) Loan Program may be used to construct drinking water infrastructure. Eligible projects include drinking water source projects, treatment facilities, storage facilities and distribution systems. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	drinking water
Intended Applicant(s):	Local governments, regional water districts and non-profit organizations
Funding Det/Terms/Cap:	Loans   Interest rates are at or below 90% of aver- age AAA-rated general obligation bond Municipal Market rate; rates vary quarterly   Interest rate discounts for 1) communities with certain median household incomes (MHI) and user rates, and 2) green projects that are eligible for Green Project Reserve Incentive, which is a 0.5% interest rate discount   Loan term is 20 years
Application Process:	Deadline/acceptance basis: June 30 for application and 15 days before pre-closing for bids and finan- cial due diligence, year round   Submit applica- tion to be added unranked to the state's next fiscal year first quarter project priority list (PPL); submit a preliminary engineering report   If project is among the highest-ranked projects, open the bid- ding process and submit financial due diligence
Website:	http://www.in.gov/ifa/srf/2387.htm
Contact Information:	Shelley Love- DWSRF Loan Program Administra- tor, 317-232-4396, slove@ifa.in.gov

#### **INDIANA**

**Organization:** Indiana Finance Authority (IFA)

**Program:** Wastewater State Revolving Fund (WWSRF) Loan Program

Financing from the Indiana Finance Authority's (IFA) Wastewater State Revolving Fund (WWS-RF) Loan Program may be used to complete water quality protection projects. Eligible projects include treatment facility improvements, sewer line projects, combined sewer overflow corrections, and infiltration projects. Stormwater projects without water quality benefits are ineligible. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments, regional water/sewer districts and conservancy districts
Funding Det/Terms/Cap:	Loans   Interest rates are at or below 90% of aver- age AAA-rated general obligation bond Municipal Market rate; rates vary quarterly   Interest rate discounts for 1) communities with certain median household incomes (MHI) and user rates, and 2) green projects that are eligible for Green Project Reserve Incentive, which is a 0.5% interest rate discount   Loan term is 20 years
Application Process:	Deadline/acceptance basis: June 30 for application and 15 days before pre-closing for bids and finan- cial due diligence, year round   Submit applica- tion to be added unranked to the state's next fiscal year first quarter project priority list (PPL); submit a preliminary engineering report   If project is among the highest-ranked projects, open the bid- ding process and submit financial due diligence
Website:	http://www.in.gov/ifa/srf/2386.htm
Contact Information:	Shelley Love– WWSRF Loan Program Adminis- trator, 317-232-4396, slove@ifa.in.gov

### INDIANA

Organization: Indiana Office of Community & Rural Affairs (OCRA)

**Program:** Community Block Development Grant (CDBG)

The Indiana Office of Community & Rural Affairs' (OCRA) Community Block Development Grant (CDBG) funds a variety of projects that help sustain rural communities and help improve the quality of life of citizens in rural communities. Within this program, there are special programs for community facilities, stormwater improvements, drinking water/wastewater, and more. Grant money from this program may also be used to reduce utility rates for low- to moderate-income communities.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local governments   Rural areas with a popula- tion < 50,000   Communities with low- to moder- ate-income percentages
Funding Det/Terms/Cap:	Grants   Maximum grant is \$700,000 for drinking water/wastewater projects and \$500,000 for storm- water projects   Matching funds: a 20% local match is required for drinking water/wastewater projects, a 10% local match is required for storm- water projects
Application Process:	Deadline/acceptance basis: Deadline based on project type and round of funding   Two-step application process: Submit letter of intent and full application by deadline   Note: Full application is complex and more applications are received than projects are funded
Website:	http://www.in.gov/ocra/cdbg.htm
Contact Information:	Aletha Dunston–CDBG Program Manager, 317-775-4667, adunston@ocra.in.gov   Or visit website to find community liaison

## Michigan Funding Programs



### Finding Michigan State Funding Programs...

				Тур	be of	Syste	em	l	Use d	of Fui	nding	I	Wł	io Ca	an Ap	ply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	Page Number
Michigan Dept. of Environmental Quality	Drinking Water Revolving Fund	0		0					•	•	•	0	•	0	0	0	0	41
Michigan Dept. of Environmental Quality	Clean Water Revolving Fund	•			0				•	•		•	•	•	•	•	٢	42
Michigan Dept. of Environmental Quality	Strategic Water Quality Initiatives Fund	0			0	•			•	•		•	0				٢	43
Michigan Economic Development Corporation	Community Development Block Grant		۰	•		•			•	•							•	44
Michigan Finance Authority	Small Community Planning Loan			۰					•								•	45

Organization:Michigan Department of Environmental Quality (DEQ)Program:Drinking Water Revolving Fund (DWRF)

Funds from the Michigan Department of Environmental Quality's (DEQ) Drinking Water Revolving Fund (DWRF) assists water suppliers with meeting the requirements of the Safe Drinking Water Act. Funds may be used to plan, design, and construct drinking water projects. Note that planning loans are also available for small communities (see Michigan Finance Authority: Small Community Planning Loans). Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	drinking water
Intended Applicant(s):	Owner of either a community water supply or non-community water supply that operates as a non-profit organization
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates; cur- rent rates can be found on DWRF website   Loan term is up to 20 years or up to 30 years for eligible systems   Green projects may be eligible for addi- tional grants for principal forgiveness, if available
Application Process:	Deadline/acceptance basis: May 1 annually for project priority list (PPL)   Full application process: Add new project plans to the PPL; receive notification as funds are available; negotiate mile- stones for completing the remaining steps in the application process   Loan closing dates occur on a quarterly schedule   Loan distribution is in the form of municipal bonds disbursed by the appli- cant's community.
Website:	https://www.michigan.gov/deq/0,4561,7-135- 3307_3515_3517,00.html
Contact Information:	Administrative Issues: Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assistance, 517-284-5433, butlers2@michigan.gov   Technical Issues: Kris Philip–Chief of Community Drinking Water Unit Field Operations Section, Office of Drinking Water and Municipal Assistance, 517-284-6518, philipk@michigan.gov

**Organization:** Michigan Department of Environmental Quality (DEQ)

**Program:** Clean Water Revolving Fund (CWRF) (also know as the State Revolving Fund, or SRF)

Funds from the Michigan Department of Environmental Quality's (DEQ) Clean Water Revolving Fund (CWRF) program may be used to assist with the construction of needed water-pollution control facilities. Acceptable uses of funding include municipal treatment facilities, collection systems, septage treatment facilities, stormwater treatment facilities, and non-point source pollution control. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates; cur- rent rates can be found on CWRF website   Loan term is up to 20 years or up to 30 years for eligi- ble systems serving disadvantaged communities   Green projects may be eligible for additional grants for principal forgiveness, if available
Application Process:	Deadline/acceptance basis: July 1 annually for project priority list (PPL)   Full application process: Add new project plans to the PPL; receive notification as funds are available; negotiate mile- stones for completing the remaining steps in the application process   Loan closing dates occur on a quarterly schedule   Loan distribution is in the form of municipal bonds disbursed by the appli- cant's community
Website:	https://www.michigan.gov/deq/0,1607,7-135- 3307_3515_4143,00.html
Contact Information:	Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assis- tance, 517-284-5433, butlers2@michigan.gov

Organization:Michigan Department of Environmental Quality (DEQ)Program:Strategic Water Quality Initiatives Fund (SWQIF)

Funds from the Michigan Department of Environmental Quality's (DEQ) Strategic Water Quality Initiatives Fund (SWQIF) program may be used for design and construction of projects that intend to remove excessive infiltration from privately-owned sources flowing into municipal sanitary or combined sewers or replacement of privately-owned failing septic systems.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates; cur- rent rates can be found on SWQIF website   Loan term is up to 20 years or up to 30 years for eligi- ble systems serving disadvantaged communities   Green projects may be eligible for additional grants for principal forgiveness, if available
Application Process:	Deadline/acceptance basis: July 1 annually for project priority list (PPL)   Full application pro- cess: Adding new project plans to the PPL; receive notification as funds are available; negotiate mile- stones for completing the remaining steps in the application process   Loan closing dates occur on a quarterly schedule   Loans distribution is in the form of municipal bonds disbursed by the appli- cant's community
Website:	https://www.michigan.gov/deq/0,1607,7-135- 3307_3515_4143,00.html
Contact Information:	Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assis- tance, 517-284-5433, butlers2@michigan.gov

Organization:Michigan Economic Development Corporation (MEDC)Program:Community Development Block Grant (CDBG)

The Michigan Economic Development Corporation's (MEDC) Community Block Development Grant (CBDG) program provides funding for economic or community development projects. Activities eligible for funding include blight elimination, planning, and infrastructure improvements serving business development or downtown development.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local government units   Population < 50,000 (typically)   Project must be listed on DWRF Project Priority List
Funding Det/Terms/Cap:	Grants   Contact Community Assistance Team Specialist for details
Application Process:	Deadline/acceptance basis: Year round   Multi- step application process: Submit project proposal; allow for review by Community Assistance Team Specialist   If proposal accepted: Submit appli- cation   Note: The application process typically takes 3 to 5 months, and no funds may be spent during that time
Website:	https://www.miplace.org/programs/communi- ty-development-block-grant/
Contact Information:	Contact the local Community Assistance Team Member from the chart provided here: https:// www.miplace.org/globalassets/media-documents/ cateam-map.pdf

**Organization:** Michigan Finance Authority (MFA)

**Program:** Small Community Planning Loan

Funds from the Michigan Finance Authority's (MFA) Small Community Planning Loan program may be used by municipalities on a short-term basis to fund planning activities related to a Drinking Water Revolving Fund (DWRF) loan project.

Keywords:	drinking water
Intended Applicant(s):	Municipalities with a population < 10,000
Funding Det/Terms/Cap:	Loans   Maximum loan is \$100,000   Interest rate is the same as DEQ DWRF   Loan term is 5 years   Disadvantaged communities can have a planning loan forgiven at time of DWRF loan award
Application Process:	Application process: Check the appropriate box on the DWRF Project Plan Submittal Form to apply for Small Community Planning Loan; submit application
Website:	http://www.michigan.gov/deq/0,4561,7-135- 3307_3515_3517-10784,00.html
Contact Information:	Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assis- tance, 517-284-5433, butlers2@michigan.gov

## Minnesota Funding Programs



### Finding Minnesota State Funding Programs...

				Тур	be of	Syste	em	I	Use d	of Fu	nding	1	Wh	no Ca	an Ap	oply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	Page Number
Minnesota Dept. of Health	Drinking Water Revolving Loan Fund	0		0					•	•	0	•	0	•	0	0	0	51
Minnesota Pollution Control Agency	Clean Water Revolving Fund	0			۰				•	•	۲	0		١	0	•	0	52
Minn. Dept. of Employment and Economic Development	Small Cities Development Program– Public Facility Grants		•	۰	۰				٠	•	•	•	0				٢	53
Minnesota Pollution Control Agency	Point Source Implementation Grants		•		۰				۰	•		0	•	•			•	54
Minnesota Pollution Control Agency	Small Community Wastewater Treatment Program– Technical Assistance Grants		•		•				•				•				0	55
Minnesota Pollution Control Agency	Small Community Wastewater Treatment Program– Construction Grants and Loans	•	•						•	•	•	0	٥				٥	56

### **Organization:** Minnesota Department of Health (MDH), Minnesota Public Facilities Authority (PFA)

**Program:** Drinking Water Revolving Fund (DWRF)

Funds from the Minnesota Department of Health's (MDH) Drinking Water Revolving Fund (DWRF) program assist water suppliers with meeting the requirements of the Safe Drinking Water Act. Funds may be used to plan, design, and construct drinking water projects. Priority goes to projects that protect public health or provide an adequate water supply, or that benefit communities with financial need. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	drinking water
Intended Applicant(s):	Public community, municipal or regional water systems, or nonprofit water systems such as retreat centers, day cares or schools
Funding Det/Terms/Cap:	Loans   Interest rates are generally market rates minus 1.5%; rates vary quarterly   Loan term is up to 20 years or up to 30 years for eligible sys- tems serving disadvantaged communities   Green projects may be eligible for additional grants for principal forgiveness, if available
Application Process:	Deadline/acceptance basis: First Friday in May annually for adding project plans to the project priority list (PPL) and within 6 months after finalized Intended Use Plan (IUP) for application (last week in March, typically)   Full application process: Add new project plans to MDH's Drink- ing Water Revolving Loan Fund PPL by deadline   If MDH selects project for IUP based on priority ranking and available funding: Submit application to the Minnesota Public Facilities Authority (PFA) by deadline
Website:	MDH: http://www.health.state.mn.us/divs/eh/wa- ter/dwrf/index.html   PFA: https://mn.gov/deed/ pfa/funds-programs/drinking-water.jsp
Contact Information:	Chad Kolstad– Drinking Water Revolving Fund Coordinator, 651-201-3972, chad.kolstad@state. mn.us

**Organization:** Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

**Program:** Clean Water Revolving Fund (CWRF)

The Minnesota Pollution Control Agency's (MCPA) Clean Water Revolving Fund (CWRF), also known as the Clean Water State Revolving Fund, provides financing that may be used to build or upgrade water pollution control facilities to comply the Clean Water Act discharge standards. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Loans   Interest rates are generally market rates minus 1.5%; rates vary quarterly   Loan term is up to 20 years or up to 30 years for eligible sys- tems serving disadvantaged communities   Green projects may be eligible for additional grants for principal forgiveness, if available
Application Process:	Deadline/acceptance basis: Variable but usually early March for adding project plans to the project priority list (PPL) and within 6 months after finalized Intended Use Plan (IUP) for application (last week in March, typically)   Full application process: Add new project plans to the MCPA's Clean Water Revolving Fund's PPL by deadline   If MCPA selects project for IUP based on priority ranking and available funding: Submit application to the Minnesota Public Facilities Authority by deadline
Website:	MPCA: https://www.pca.state.mn.us/water/ clean-water-revolving-fund   PFA: http://mn.gov/ deed/government/public-facilities/funds-pro- grams/cleanwaterrevolvingfund.jsp
Contact Information:	Bill Dunn– Clean Water Revolving Fund Coordi- nator, 651-757-2324, bill.dunn@state.mn.us

### **Organization:** Minnesota Department of Employment and Economic Development (DEED), Department of Housing & Urban Development (HUD)

**Program:** Small Cities Development Program (SCDP) – Public Facility Grants

Projects under the Minnesota Department of Employment and Economic Development' (DEED) Small Cities Development Program (SCDP)—Public Facilities Grants must eliminate slum and blight conditions, eliminate an urgent threat to public health or safety, or benefit people with low and moderate incomes. Funds may be used for drinking water or wastewater projects including collection systems, distribution systems, treatment plants, wells, and water towers.

Keywords:	drinking water, wastewater
Intended Applicant(s):	Cities with a population < 50,000, counties with a population < 200,000
Funding Det/Terms/Cap:	Grants   Maximum grant is \$600,000 for a single purpose project or \$1.4 million for a comprehen- sive project   Proposed projects should be accom- plishable within 30 months of funding
Application Process:	Two-step application process: Submit preliminary proposal   If proposed project is deemed compet- itive for receiving funding: Submit application
Website:	http://mn.gov/deed/government/financial-assis- tance/community-funding/small-cities.jsp
Contact Information:	Contact your regional SCDP representative from the chart provided here: https://mn.gov/deed/gov- ernment/financial-assistance/community-fund- ing/small-cities.jsp

### **Organization:** Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

**Program:** Point Source Implementation Grants (PSIG)

The Minnesota Pollution Control Agency's (MPCA) Point Source Implementation Grant (PSIG) program provides funding, under Minnesota Statute § 446A.073, to assist with the cost of water infrastructure projects. Funds must be used to help meet discharge standards set by the Clean Water Act, reduce phosphorus or nitrogen discharge, or meet other MPCA discharge limits.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments
Funding Det/Terms/Cap:	Grants   Maximum grant is \$3 million   Pro- vides up to 50% of eligible project costs   Funds may be used with Clean Water Revolving Fund (CWRF) loans
Application Process:	Two-step application process: Listed project plans on the MPCA's project priority list (PPL); submit application
Website:	MPCA: https://www.pca.state.mn.us/water/waste- water-and-stormwater-financial-assistance   PFA: https://mn.gov/deed/pfa/funds-programs/point- source-grants.jsp
Contact Information:	MPCA: Bill Dunn, 651-757-2324, bill.dunn@state. mn.us   PFA: Contact your regional PFA Loan Of- ficer from the chart provided here: https://mn.gov/ deed/pfa/contact/

### **Organization:** Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

**Program:** Technical Assistance Grants | Part of the Small Community Wastewater Treatment Program

The Minnesota Pollution Control Agency's (MPCA) Technical Assistance Grants, part of the Small Community Wastewater Treatment Program, provides funds to help communities replace non-compliant individual or community subsurface septic systems. New systems will be publicly owned, operated, and maintained. Grants may be used to conduct site evaluations and prepare feasibility reports.

Keywords:	wastewater
Intended Applicant(s):	Small communities
Funding Det/Terms/Cap:	Grants   Maximum grant is \$20,000 plus \$1,000/ household, not to exceed \$60,000   Funds may be used with a Small Community Wastewater Treat- ment Program Construction Loan (see page 56)
Application Process:	Two-step application process: List project plans on the MPCA's project priority list (PPL); submit application
Website:	MPCA: https://www.pca.state.mn.us/water/waste- water-and-stormwater-financial-assistance   PFA: https://mn.gov/deed/pfa/funds-programs/small- communitywastewatertreatmentprogram.jsp
Contact Information:	MPCA: Bill Dunn, 651-757-2324, bill.dunn@state. mn.us   PFA: Contact your regional PFA Loan Of- ficer from the chart provided here: https://mn.gov/ deed/pfa/contact/

MINNESOTA	Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities
Organization:	Authority (PFA)
Program:	Construction Grants and Loans   Part of the Small Community Wastewater Treatment Program

The Minnesota Pollution Control Agency's (MPCA) Construction Grants and Loans, part of the Small Community Wastewater Treatment Program, provides funds to help communities replace non-compliant individual or community subsurface septic systems. New systems will be publicly owned, operated, and maintained. Funds may be used for construction activities including design, construction, land acquisition, and legal fees.

Keywords:	wastewater
Intended Applicant(s):	Small communities
Funding Det/Terms/Cap:	Grants and Loans   Maximum assistance is \$2,000,000; grant assistance is based on affordabil- ity, up to 80%   Interest rate is 1%   Loan term is 20 years, repayment must start no later than 2 years after loan is awarded   Funds may be used with a Small Community Wastewater Treatment Program Technical Assistance Grant (see page 55)
Application Process:	Two-step application process: List project plans on the MPCA's project priority list (PPL); submit application
Website:	MPCA: https://www.pca.state.mn.us/water/waste- water-and-stormwater-financial-assistance   PFA: https://mn.gov/deed/pfa/funds-programs/small- communitywastewatertreatmentprogram.jsp
Contact Information:	MPCA: Bill Dunn, 651-757-2324, bill.dunn@state. mn.us   PFA: Contact your regional PFA Loan Of- ficer from the chart provided here: https://mn.gov/ deed/pfa/contact/

## Ohio Funding Programs



### Finding Ohio State Funding Programs...

				Ту	pe of	Syst	em		Use d	of Fu	nding		Wł	10 Са	an Ap	ply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	Page Number
Ohio Environmental Protection Agency	Drinking Water Assistance Fund & Water Supply Revolving Loan Account	0		0					•	•	•	•	0	•	•	0	0	61
Ohio Environmental Protection Agency	Water Pollution Control Loan Fund	۲			•				•	•	•	•		•	•	•	•	62
Ohio Water Development Authority	Fresh Water Loan Program	•		۰	•	•			•	•	٠	•					0	62
Ohio Water Development Authority	Fresh Water Loan Program – Community Assistance Rate	۰		۰	•	۰			•	•	٠	0	•				•	63
Ohio Water Development Authority	Village Capital Improvement	۰							•	•			•					63
Ohio Water Development Authority	Alternative Storm Water Loan Program	0							•	•	•	0	•					64
Ohio Water Development Authority	Solid Waste Program	0							•	•	•	0	0	•			•	64
Ohio Public Works Commission	State Capital Improvement Program		۰	۰	•	۰	•						0	•			•	65
Ohio Public Works Commission	Small Government Program	•	٠	۰	•				•	•	٠						0	65
Ohio Environmental Protection Agency	Drinking Water Emergency Loan Fund			•					•	•	۰	•	•	•			0	66
Ohio Environmental Protection Agency	Home Sewage Treatment System Improvement				•											•		66
Ohio Environmental Protection Agency	Interest Rate Discount: Septage Receiving Facilities	0			•								0	•		•	0	67
Ohio Environmental Protection Agency	Interest Rate Discount: Failed Non-Conventional Technology	•			•							0		•		•	•	68
Ohio Environmental Protection Agency	Interest Rate Discount: Green Project Reserve Discount	0			۰	٠						•		•			0	69

### **Organization:** Ohio Environmental Protection Agency (EPA) and Ohio Water Development Authority (OWDA)

**Program:** Drinking Water Assistance Fund (DWAF) & Water Supply Revolving Loan Account (WSRLA)

he Ohio Environmental Protection Agency (EPA) and the Ohio Water Development Authority offer the Drinking Water Assistance Fund (DWAF) & Water Supply Revolving Loan Account (WSRLA) for eligible applicants. The fund has a priority project ranking that emphasizes public health, meeting SDWA requirements, and economic affordability. Funding from this program can be used for the scope of services approved before a planning loan, the facilities plans approved before a design loan, and the design plans approved before a construction loan.

Keywords:	drinking water Standard system; small system (population <
intended Applicant(s).	10,000)
Funding Det/Terms/Cap:	Loans   Interest rates are based on term of loan, size of service area, and affordability needs of water-system uses; current rates can be found on WSRLA website   Interest rate discount available for small-system (population < 10,000) loans that receive priority points for affordability   Loan term is up to 20 years (long-term) with interest rates established monthly for both a standard rate and a small system rate; or loan term is up to 5 years (short-term) with interest rates established monthly   Disadvantaged Community Loan Program is available for those who qualify: Tier 1 has principal forgiveness of up to 40% and the remainder of the loan at 0% interest for up to 30 years, Tier 2 has principal forgiveness up to 20%.
Application Process:	Deadline/acceptance basis: March 1 annually for nomination form and July annually for priority list   Loans are made at the monthly OWDA board meetings on last Thursday of every month
Website:	http://epa.ohio.gov/ddagw/financialassistance. aspx#113402734-drinking-water-assistance-fund
Contact Information:	Susan Schell, 614-644-2752

### **Organization:** Ohio Environmental Protection Agency (EPA) and Ohio Water Development Authority (OWDA)

**Program:** Water Pollution Control Loan Fund (WPCLF)

Through the Ohio Environmental Protection Agency's (EPA) and the Ohio Water Development Authority's (OWDA) Water Pollution Control Loan Fund (WPCLF), the state provides financial and technical assistance for planning, design, and construction of a wide variety of projects that protect or improve the quality of Ohio's water resources.

Keywords:	wastewater, storm water, non-point source
Intended Applicant(s):	Public or private applicants   Standard communi- ty, small community, or hardship community
Funding Det/Terms/Cap:	Loans   Interest rate is the rate for which the applicant would qualify (see website for specific rates) — Standard rate for loan term of 20 years, Small community rate for a population < 5,000, or Hardship community rate for a service population < 2,500 with an MHI of \$48,750 or less OR a pop- ulation of 2,500 – 10,000 with an MHI of \$44,425 or less   Loan term for planning and design is up to 5 years
Application Process:	Deadline/acceptance basis: August 31 annually for nomination and three months before projected loan award date for application
Website:	http://www.epa.ohio.gov/defa/ofa.aspx
Contact Information:	Office of Environmental and Financial Assistance Customer Support Staff, 614-644-2798

#### ΟΗΙΟ

Organization: Ohio Water Development Authority (OWDA)

Program: Fresh Water Loan Program

The Ohio Water Development Authority's (OWDA) Fresh Water Loan Program provides financial assistance for planning/design and/ or construction of drinking water, wastewater, and storm water projects.

Keywords:	drinking water, wastewater, storm water
Intended Applicant(s):	Population < 5000 or residential users < 2000
Funding Det/Terms/Cap:	Loans   Maximum/minimum loan is not limit- ed   Interest rate is based on Municipal Market Monitor (MMD)   Interest rate discount of up to 1% possible   Loan term for planning is a 5-year balloon and for construction is between 5 and 30 years
Application Process:	Deadline/acceptance basis: March 1 annually for nomination
Website:	http://www.owda.org/summary-list
Contact Information:	Ken Heigel–Chief Program Officer, 614-466-5822   Kim Killian–Loan Analyst, 614-466-5822

# OHIO Organization: Ohio Water Development Authority (OWDA) Program: Fresh Water Loan Program – Community Assistance Rate

The Ohio Water Development Authority's (OWDA) Fresh Water Loan Program – Community Assistance Rate helps small communities to maintain affordable water and sewer rates by providing reduced rate loans.

Keywords:	drinking water, wastewater, storm water
Intended Applicant(s):	Population < 5000 or residential users < 2000
Funding Det/Terms/Cap:	Loans   Maximum loan is \$3,000,000 for all project costs   Interest rate is based on MMD AA index less 2.2%   Loan term is variable, 5 to 30 years
Application Process:	Deadline/acceptance basis: March 1 annually for nomination
Website:	http://www.owda.org/docs/documents/1007/com- munity%20Assistance_April%202016.pdf
Contact Information:	Ken Heigel–Chief Program Officer, 614-466-5822   Kim Killian–Loan Analyst, 614-466-5822

OHIO

**Organization:** Ohio Water Development Authority (OWDA)

**Program:** Village Capital Improvement

The Ohio Water Development Authority's (OWDA) Village Capital Improvement program provides loans for water and waste water projects. The program funds planning up to \$25,000 and design up to \$50,000.

Keywords:	drinking water, wastewater, storm water				
Intended Applicant(s):	Incorporated village with population > 500 with MHI below \$37,134 or population < 500 with no MHI limit				
Funding Det/Terms/Cap:	Loans   Interest rate is 0% for 3 years, 2.2% for re- maining 7 years if not repaid sooner   Loan term is up to 10 years				
Application Process:	Deadline/acceptance basis: 60 days prior to board meetings on last Thursday of January, April, July, and October				
Website:	http://www.owda.org/summary-list				
Contact Information:	Ken Heigel–Chief Program Officer, 614-466-5822   Kim Killian–Loan Analyst, 614-466-5822				

**Organization:** Ohio Water Development Authority (OWDA)

**Program:** Alternative Storm Water Loan Program

The Ohio Water Development Authority's (OWDA) Alternative Storm Water Loan Program provides funding for storm water management projects that promote economic development by reducing runoff, pollutant loads, and erosion. Project examples include bioretention, bioswales, permeable pavement, and vegetated roofs (green infrastructure).

Keywords:	Storm water
Intended Applicant(s):	Local government agencies
Funding Det/Terms/Cap:	Loans   Maximum/minimum loan depends on funds available   Interest rate is treasury rate at time of approval   Loan term for all project-relat- ed costs is up to 10 years
Application Process:	Application process: Meet with Ohio Development Services Agency (DSA) prior to application; sub- mit application to DSA
Website:	http://www.owda.org/summary-list
Contact Information:	Ken Heigel–Chief Program Officer, 614-466-5822   Kim Killian–Loan Analyst, 614-466-5822

OHIO

Organization:

**Program:** Solid Waste Program

Ohio Water Development Authority (OWDA)

The Ohio Water Development Authority's (OWDA) Solid Waste Program funds planning, engineering, and construction of facilities to reduce and dispose of solid waste. Project examples include recycling, composting, transfer stations, landfills, and incinerators.

Keywords:	Solid Waste
Intended Applicant(s):	Local government agencies and Solid Waste Dis- tricts
Funding Det/Terms/Cap:	Loans   Maximum/minimum loan is not limited   Interest rate is based on Bond Buyer 20 Bond In- dex + 100 basis points   Loan term for planning and/or design is 5 years and for construction is up to 30 years or facility's useful life
Application Process:	Deadline/acceptance basis: 15th of each month for application
Website:	http://www.owda.org/summary-list
Contact Information:	Ken Heigel–Chief Program Officer, 614-466-5822   Kim Killian–Loan Analyst, 614-466-5822

**Organization:** Ohio Public Works Commission (OPWC)

**Program:** State Capital Improvement Program (SCIP)

The Ohio Public Works Commission (OPWC) State Capital Improvement Program (SCIP) provides funding for repair/replacement projects and for new/expanded infrastructure. With the SCIP, \$175 million is available annually for projects between 2017 and 2022, and \$200 million is available annually for projects between 2022 and 2026.

Keywords:	Water, wastewater, storm water, solid waste
Intended Applicant(s):	Counties, cities, villages, townships, water and sanitary districts
Funding Det/Terms/Cap:	Grants and Loans   Maximum/minimum loan is not limited   Grant funding for repair/replace- ment projects is up to 90%, grant funding for new/ expanded infrastructure projects is up to 50%   Combination grant/loan is possible for larger projects loans   Interest rate is 0-3% per District recommendation   Loan term is up to 30 years or project's useful life
Application Process:	Submit separate application for loan assistance to pay interest on non-OPWC loans for the construc- tion period of the project   Note: Submitting for a combination of grants and loans can be acquired through the same application process
Website:	http://www.pwc.state.oh.us/OPWCOverview.html
Contact Information:	Linda Bailiff, 614-644-1823

OHIO						
Organization:	Ohio Public Works Commission (OPWC)					
Program:	Small Gov	ernment Program				
The Ohio Public Wor		Keywords:	drinking water, wastewater			
mission (OPWC) progr	-	Intended Applicant(s):	Villages and townships with population < 5000 in			

vides grant and loan funding. This program provides a "second chance" for eligible communities not funded at the District level. The Small Government Program has an annual allocation of \$17.5 million.

Keywords:	drinking water, wastewater					
Intended Applicant(s):	Villages and townships with population < 5000 in unincorporated areas					
Funding Det/Terms/Cap:						
Application Process:						
Website:	http://www.pwc.state.oh.us/smallgovernment.html					
Contact Information:	Linda Bailiff, 614-644-1823					

**Organization:** Ohio Environmental Protection Agency (EPA)

Program: Drinking Water Emergency Loan Fund

The Ohio Environmental Protection Agency's (EPA) Drinking Water Emergency Loan Fund program provides emergency loans for public water supply systems for emergency remediation of a "threat of contamination". Priority consideration is given to public water supply with no other source of potable drinking water and not able to secure other funding.

Keywords:	drinking water
Intended Applicant(s):	Public water-supply system agencies
Funding Det/Terms/Cap:	Loans   Maximum loan is \$200,000, limited funds; maximum loan is \$25,000 for owners/op- erators of a single public water system   Interest rate: None
Application Process:	Deadline/acceptance basis: First come, first served
Website:	http://www.epa.ohio.gov/ddagw/financialassis- tance.aspx#113402736-drinking-water-emergen- cy-loan-fund
Contact Information:	Ohio EPA DDAGW-Central Office, 614-728-3866

#### OHIO

**Organization:** 

ation: Ohio Environmental Protection Agency (EPA)

Program: Home Sewage Treatment System Improvement

With the Ohio Environmental Protection Agency's (EPA) Home Sewage Treatment System program, municipalities may establish a loan program for private individuals to upgrade on-lot sewage disposal facilities.

Keywords:	wastewater, home sewage treatment system, and private home owners
Intended Applicant(s):	Municipalities in conjunction with local health department
Funding Det/Terms/Cap:	Interest rate is 0%   Loan term is up to 10 years
Application Process:	Submit application in conjunction with local health department
Website:	www.epa.ohio.gov/defa/ofa.as- px#169568745-home-sewage-treatment-sys- tem-improvements
Contact Information:	Office of Environmental and Financial Assistance, 614-644-2798

## Organization:Ohio Environmental Protection Agency (EPA)Program:Interest Rate Discount: Septage Receiving Facilities

 $\mathbf{A}$ s an incentive for public owners of treatment facilities to include equipment designed to receive, treat, and dispose of septage, recipients of the Ohio Environmental Protection Agency's (EPA) and the Ohio Water Development Authority's (OWDA) Water Pollution Control Loan Fund (WPCLF) (see page 62) who will improve other wastewater facilities can receive a reduction of their basic interest rate through the Interest Rate Discount: Septage Receiving Facilities program. Those communities that are not borrowing for other wastewater facilities improvements may receive a WPCLF loan for their sepatge receiving proposals. For facilities that have the primary purpose of receiving, treating, and disposing of septage, the recipient will receiving an interest rate of 2.0%.

Keywords:	wastewater, septage receiving facilities
Intended Applicant(s):	Public owners of treatment facilities funded by WPCLF
Funding Det/Terms/Cap:	Interest rate discount on WPCLF payments provides savings equal to the as-bid principal and interest costs of the septage receiving facilities; savings are exclusive of any capitalized interest costs or loan fees   Interest rate discounts on WPCLF construction funding may be combined, but total interest rate for the construction loan will not be less than 0.2%   Loan term: no obligation for the recipient to repay the cost of the septage project   WPCLF recipients who receive funds to construct wastewater facilities may also sponsor a septage receiving facilities project
Application Process:	
Website:	http://epa.ohio.gov/defa/ofa.aspx#169568746-in- terest-rate-discounts
Contact Information:	Office of Environmental and Financial Assistance, 614-644-2798

### Organization:Ohio Environmental Protection Agency (EPA)Program:Interest Rate Discount: Failed Non-Conventional Technology

 Program:
 Interest Rate Discount: Failed Non-Co

 The Ohio Environmental Protec Keywords:
 Non 

tion Agency (EPA) continues to encourage the development and implementation of non-conventional (innovative) technology. They recognize that there are benefits and risks involved in using these newer technologies. As such, the provide interest rate discounts on Water Pollution Control Loan Fund (WPCLF) (see page 62) monies for failed non-conventional technologies through the Interest Rate Discount: Failed Non-Conventional Technology program.

Keywords:	Non-Conventional Technology
Intended Applicant(s):	Owners of approved non-conventional technology that has failed funded by WPCLF
Funding Det/Terms/Cap:	Interest rate forgiveness on remaining portion of WPCLF loan for non-conventional technology if the approved non-conventional treatment compo- nents fail; interest-free loan will be made available for any qualifying facilities necessary to correct the non-conventional technology failure   Inter- est rate discounts on WPCLF construction fund- ing may be combined, but total interest rate for the construction loan will not be less than 0.2%
Application Process:	Deadline/acceptance basis: August 30 annually for WPCLF   List project plan on project priority list (PPL) before deadline
Website:	http://epa.ohio.gov/defa/ofa.aspx#169568746-in- terest-rate-discounts
Contact Information:	Office of Environmental and Financial Assistance, 614-644-2798

#### ΟΗΙΟ

## Organization:Ohio Environmental Protection Agency (EPA)Program:Interest Rate Discount: Green Project Reserve (GPR) Discount

The Ohio Environmental Protection Agency (EPA) will offer a discount for projects that implement green project reserve (GPR) benefits to water quality and the environment. The four GPR categories in the Federal guidance include 1) green infrastructure; 2) water efficiency; 3) energy efficiency; and 4) environmentally innovative. A GPR discount on Water Pollution Control Loan Fund (WPCLF) monies will be available project that fall within the four GPR categories.

Keywords:	Green infrastructure
Intended Applicant(s):	WPCLF-eligible construction loans with a 20-year term, or qualifying CSO projects with a 30-year term that include green components
Funding Det/Terms/Cap:	Interest rate discount on entire loan amount of 0.1% for projects that include a green component of at least \$250,000, and the green component is 25% or more of the project construction cost   Interest rate discounts on WPCLF construction funding may be combined, but total interest rate for the construction loan will not be less than 0.2%
Application Process:	Deadline/acceptance basis: August 30 annually for WPCLF   List project plan on project priority list (PPL) before deadline
Website:	http://epa.ohio.gov/defa/ofa.aspx#169568746-in- terest-rate-discounts
Contact Information:	Office of Environmental and Financial Assistance, 614-644-2798

## Wisconsin Funding Programs



### Finding Wisconsin State Funding Programs...

				Ту	be of	Syste	em	l	Use c	of Fur	nding		Wh	no Ca	ın Ap	ply	Other	
Organization	Program	Loan	Grant	Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems	Funding can be combined with other programs	Page Number
Wisconsin Dept. of Natural Resources	Environmental Improvement Fund– Clean Water Fund Program	0			0	•			•	•	•	•	•	•	0	0	0	75
Wisconsin Dept. of Natural Resources	Environmental Improvement Fund– Safe Drinking Water Loan Program	•		۲					۰	•	•	•	•	•	0	0	•	76
Wisconsin Board of Commissioners of Public Lands	Loan Program	•		•	•	•	•		۰	•	•	•	•				•	77
Wisconsin Economic Development Corporation	Community Development Investment Grant		٠	۰	•	٠						•					۲	77
Wisconsin Rural Water Association	SIMPLE Loan Fund	•			•								•				•	78

# Organization:Wisconsin Department of Natural Resources (DNR)Program:Environmental Improvement Fund (EIF) – Clean Water Fund Program<br/>(CWFP)

The Wisconsin Department of Natural Resources' (DNR) Environmental Improvement Fund (EIF) – Clean Water Fund Program (CWFP) provides financial assistance for wastewater treatment facilities and urban stormwater runoff projects. Projects may include maintenance of permit compliance and development of new sewer systems that eliminate groundwater contamination or threats to public health and safety.

Keywords:	wastewater, stormwater
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates and rates vary quarterly; current rates can be found on CWFP website   Interest rate subsidy offered by Small Loan Program for projects up to \$2 million   Interest rate subsidies also available for low income/high user cost communities and for non-traditional treatment facility alternatives
Application Process:	Deadline/acceptance basis: October 31 for Intent to Apply (ITA) and Priority Evaluation and Rank- ing Formula (PERF), and July 1-June 30 of subse- quent fiscal year for application   Full application process: List project on project priority list (PPL); submit ITA and PERF by deadline; submit com- plete loan application by deadline
Website:	http://dnr.wi.gov/aid/eif.html
Contact Information:	Patrick Kirsop, 608-266-2747, patrick.kirsop@ wisconsin.gov

**Organization:** Wisconsin Department of Natural Resources (DNR)

**Program:** Environmental Improvement Fund (EIF) – Safe Drinking Water Loan Program (SDWLP)

The Wisconsin Department of Natural Resources' (DNR) Environmental Improvement Fund (EIF) – Safe Drinking Water Loan Program (SDWLP) provides financial assistance to public water systems to build, upgrade, or replace drinking water infrastructure in order to provide adequate water, protect public health, and address federal and state drinking water requirements.

Keywords:	drinking water
Intended Applicant(s):	Local governments, municipalities, school districts
Funding Det/Terms/Cap:	Loans   Interest rates are below market rates and rates vary quarterly; current rates can be found on SDWLP website   Interest rate subsidy for low to moderate income communities with population < 10,000
Application Process:	Deadline/acceptance basis: October 31 for Intent to Apply (ITA) and Priority Evaluation and Rank- ing Formula (PERF), and July 1-June 30 of subse- quent fiscal year for application   Full application process: List project on project priority list (PPL); submit ITA and PERF by deadline; submit com- plete loan application by deadline
Website:	http://dnr.wi.gov/aid/eif.html
Contact Information:	Mary E. Wagner, 608-267-7475, marye.wagner@ wisconsin.gov

Organization: Wisconsin Board of Commissioners of Public Lands (BCPL)

**Program:** Loan Program

The Wisconsin Board of Commissioners of Public Lands' (BCPL) Loan Program provides a trust fund loan for any public purpose project, such as local infrastructure projects like drinking water and wastewater facilities or distribution and collection systems. Funds may be used for planning, design, development, construction and expansion. Interest earned is distributed annually to fund public school library materials in Wisconsin. Over \$1.15 billion in loans have been disbursed through this program in the past 10 years.

Keywords:	drinking water, wastewater, stormwater, solid waste
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Loans   Interest rate is fixed rate and is compet- itive with bond market   Loan term is up to 20 years; no prepayment penalty   No application fee
Application Process:	Deadline/acceptance basis: Year round on rolling basis   Submit application requests for projects only for those that are certain to take place   Award of municipal loans are usually 30-45 days from application date
Website:	http://bcpl.wisconsin.gov/section.asp?link- id=1438&locid=145
Contact Information:	Richard Sneider– Chief Investment Officer, 608- 261-8001, richard.sneider@wisconsin.gov

#### WISCONSIN

Organization:Wisconsin Economic Development Corporation (WEDC)Program:Community Development Investment Grant

The Wisconsin Economic Development Corporation's (WEDC) Community Development Investment Grant program provides funding for shovel ready infrastructure projects that will support economic competitiveness. Projects must demonstrate anticipated increase in job opportunities, property values, or investment by local/ private partners. Grant emphasis is on downtown and community-driven efforts.

Keywords:	drinking water, wastewater, stormwater
Intended Applicant(s):	Local governments, municipalities
Funding Det/Terms/Cap:	Grants   Maximum grant is \$250,000, 25% of eligible project costs; at least 50% of funds are reserved for communities with a population < 50,000   Matching funds: Requires a 3:1 mini- mum match investment
Application Process:	Deadline/acceptance basis: Ongoing   Submit application to the regional development director
Website:	http://inwisconsin.com/community/assistance/ community-development-investment-grant
Contact Information:	Barb LaMue– Vice President Business and Com- munity Development, 608-210-6760, barb.lamue@ wedc.org   Contact your regional development director from the chart provided here: http:// inwisconsin.com/regional-economic-develop- ment-directors/

Organization: Wisconsin Rural Water Association (WRWA)

**Program:** SIMPLE Loan Fund

The Wisconsin Rural Water Association's (WRWA) SIMPLE Loan Fund program provides financing for pre-development and construction costs associated with water and wastewater projects. Funds may also be used for upgrading or replacing existing assets, for refinancing, and in conjunction with other funding sources.

Keywords:	drinking water, wastewater
Intended Applicant(s):	Local governments, municipalities   Population served > 250
Funding Det/Terms/Cap:	Loans   Maximum loan is \$1 million, minimum loan is \$30,000   Loan term 15 years   Award distribution is lump sum, general obligation loans
Application Process:	Deadline/acceptance basis: Year round   Note: Short, fast application process
Website:	http://wrwa.org/wp-content/uploads/2015/12/ simple-loan-website-sample-2.pdf
Contact Information:	David Drown– Financial questions, 612-920-3320, david@daviddrown.com   Sue Wojtalewicz– Ap- plication questions, 715-344-7778, sue@wrwa.org