

Nebraska Water and Wastewater Funding Sources
Compiled by the Environmental Finance Center Network, February 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Nebraska Department of Health and Human Services and Department of Environmental Quality	Drinking Water State Revolving Loan Fund (DWSRF) <i>(water)</i>	✓			This program provides low interest loans with forgiveness to municipalities in the following areas: Loans for Public Water systems infrastructure; Planning Grants for Drinking Water Preliminary Engineering Reports; Security Grants and Source Water Protection Grants.	To begin planning a drinking water project, the first step is to contact the Nebraska Department of Health and Human Services – Department of Public Health DWSRF program staff. The DWSRF Needs Survey must be completed by December 31; for more detailed guidelines visit the DEQ website.	http://deq.ne.gov/NDEQProg.nsf/OnWeb/DWSRLF	Steve McNulty steve.mculty@nebraska.gov 402-471-1006 1200 N Street Suite 400 P.O. Box 98922 Lincoln, Nebraska 68509
	Clean Water State Revolving Loan Fund (CWSRF) <i>(sewer)</i>	✓			This program provides below market financing to help communities maintain and improve wastewater treatment facilities and sanitary sewer collection systems. Loan forgiveness and grants are available for eligible communities.	To begin planning a wastewater system project, the first step is to contact the NDEQ Financial Assistance SRF Section. The CWSRF Needs Survey must be completed by December 31; for more detailed guidelines visit the DEQ website.	http://deq.ne.gov/NDEQProg.nsf/OnWeb/CWSRLF	Lindsey Phillips lindsey.phillips@nebraska.gov 402-471-4200 1200 N Street Suite 400 P.O. Box 98922 Lincoln, Nebraska 68509
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation <i>(water, wastewater)</i>	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
USDA Rural Development	Water and Waste Disposal Loans and Grants <i>(water, sewer)</i>	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ne	Denise Meeks denise.meeks@ne.usda.gov 402-437-5559 Federal Building, Suite 308 100 Centennial Mall North Lincoln, Nebraska 68508
	Water and Waste Disposal Loan Guarantees <i>(water, sewer)</i>	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ne	

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USDA Rural Development	Water and Waste Disposal Predevelopment Planning Grants (water, wastewater)	✓	✓		This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/program-services/water-waste-disposal-predevelopment-planning-grants/ne	Denise Meeks denise.meeks@ne.usda.gov 402-437-5559 Federal Building, Suite 308 100 Centennial Mall North Lincoln, Nebraska 68508
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. A maximum of \$30,000 is available.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/ne	
	Emergency Community Water Assistance Grants (water)	✓	✓		This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.		http://www.rd.usda.gov/program-services/emergency-community-water-assistance-grants/ne	
	Business and Industry Guaranteed Loan (small business)	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted continuously. To apply, contact your regional office.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/ne	Joan Scheel joan.scheel@ne.usda.gov 402-437-5594 Federal Building, Suite 308 100 Centennial Mall North Lincoln, Nebraska 68508
Nebraska Department of Economic Development	Community Development Block Grant (CDBG) Program (water, sewer)	✓	✓		The Community Development Block Grant program provides Nebraskans with safe, affordable and accessible housing and infrastructure; quality jobs and investment through financing new and expanding businesses.	Application guidelines and forms can be accessed on website.	https://opportunity.nebraska.gov/program/community-development-block-grant/	Steve Charleston steve.charleston@nebraska.gov 402-471-3757 301 Centennial Mall South P.O. Box 94666 Lincoln, Nebraska 68509
Economic Development Administration, Department of Commerce	Public Works (water, sewer)	✓	✓		Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Mark Werthmann mwerthmann@eda.gov 913-894-1586 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
	Economic Adjustment (water, sewer)	✓	✓		Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			

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Northeast Nebraska Economic Development District	Revolving Loan Funds (water, wastewater)	✓			The Northeast Nebraska Economic Development District and Northeast Economic Development, Inc. Revolving Loan Funds (RLF) were created to help fund economic development projects within 25 counties. The RLF provide for subordinated gap financing for micro-enterprise, in conjunction with local financial institutions; allowing the business owner the ability to expand a current business, transfer ownership or purchase an existing business. These loans are perfect for financing fixed assets such as land, building, equipment and working capital.	A pre-application may be obtained by visiting www.nenedd.org/businessloan.html . You may also contact our Business Loan Specialist for further questions.	https://www.nenedd.org/businessloan.html	Jeff Christensen jeff@nenedd.org 402-649-7223 111 South 1st Street Norfolk, Nebraska 6871
National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	✓			The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Randy Hellbusch randy@nerwa.org 402-443-5216 3390 Ponderosa Drive Wahoo, Nebraska 68066
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Michael Griffith mgriffiths@cobank.com 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & Energy Efficiency Grants (water, energy efficiency)	✓			Through Water and Energy Efficiency Grants, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should seek to conserve and use water more efficiently, increase the production of hydropower; mitigate conflict risk in areas at high risk of future water conflict; and accomplish other benefits that contribute to water supply reliability in the western United States.	Funding Opportunity Announcement anticipated to be posted to grants.gov in January 2019.	https://www.usbr.gov/watersmart/weeg/index.html	Josh German jgerman@usbr.gov 303-445-2839 or Robin Graber rgraber@usbr.gov 303-445-2764 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225

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	WaterSMART Grants: Water Marketing <i>(water marketing)</i>	✓			Through Water Marketing Strategy grants Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. These grants provide meaningful support for entities exploring actions that can be taken to develop or facilitate water marketing. Under this funding opportunity applicants will be invited to conduct planning activities to develop a water marketing strategy to establish or expand water markets or water marketing transactions.	Funding Opportunity Announcement anticipated to be posted to grants.gov in February 2019.	https://www.usbr.gov/watersmart/watermarketing/index.html	
	Title XVI Water Reclamation & Reuse Program <i>(water, wastewater)</i>	✓			Title XVI is Reclamation's water recycling and reuse program. Reclamation works with non-Federal partners to identify and investigate opportunities to reclaim and reuse wastewaters and impaired ground and surface water in the 17 Western states and Hawaii. Entities with Congressionally authorized projects or that are eligible under section 4009(c) of the Water Infrastructure Improvements for the Nation Act (WIIN) may seek competitive, cost-shared funding to plan, design and construct projects.	In FY 2019, Reclamation will be offering funding under the Title XVI Program for research, planning, design, and construction of congressionally authorized or WIIN Title XVI Projects.	http://www.usbr.gov/watersmart/title/index.html	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 For regional specific contact: http://www.usbr.gov/watersmart/title/contacts.html
	Drought Response Program: Drought Resiliency Projects <i>(water, drought)</i>	✓			Through the Drought Response Program, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should increase the reliability of water supplies; improve water management; and provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	Funding Opportunity Announcement (BOR-DO-19-F003) was posted to grants.gov on January 24, 2019, and will close on March 27, 2019.	http://www.usbr.gov/drought	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	Leon Milobar leon.milobar@sba.gov 402-221-3620 10675 Bedford Avenue, Suite 100 Omaha, Nebraska 68134

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Small Business Administration (SBA)	7(a) Loan Guarantee <i>(small business)</i>			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. Other, more specialized 7(a) programs have different terms and guaranty amounts.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	Leon Milobar leon.milobar@sba.gov 402-221-3620 10675 Bedford Avenue, Suite 100 Omaha, Nebraska 68134
	Community Advantage Pilot <i>(small business)</i>			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		
	Microloan Program <i>(small business)</i>			✓	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/ne	https://www.sba.gov/tools/local-assistance	