

# Minnesota Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Minnesota Department of Health, Minnesota Pollution Control Authority, and Minnesota Public Facilities Authority	Drinking Water Revolving Fund (DWRF) <i>(water)</i>	✓	✓	✓	The Drinking Water Revolving Fund (also called the Drinking Water State Revolving Fund) helps communities build drinking water storage, treatment and distribution systems that comply with standards in the Safe Drinking Water Act. Administered jointly by the Minnesota Public Facilities Authority (PFA) and the Minnesota Department of Health, the fund provides below-market-rate loans to upgrade and construct public drinking water systems.	A project must be on the Project Priority List prior to submitting an application. A completed loan application must be submitted to the Minnesota Public Facilities Authority (PFA) within 6 months after the Intended Use Plan (IUP) is approved using the PFA's loan application forms. The IUP is compiled once a year but may be amended.	<a href="https://www.health.state.mn.us/communities/environment/water/dwrf/ppl.html">https://www.health.state.mn.us/communities/environment/water/dwrf/ppl.html</a>  <a href="https://mn.gov/deed/pfa/funds-programs/drinking-water.jsp">https://mn.gov/deed/pfa/funds-programs/drinking-water.jsp</a>	Chad Kolstad Minnesota Department of Health chad.kolstad@state.mn.us 651-201-3972 PO Box 64975 Saint Paul, Minnesota 55164  or
	Water Infrastructure Fund <i>(water, sewer)</i>	✓			The Water Infrastructure Fund provides supplemental grants based on affordability criteria to help communities build wastewater and drinking water projects that replace aging infrastructure and meet permit requirements. Administered by the Minnesota Public Facilities Authority (PFA), the fund provides matching grants to communities that meet affordability criteria and receive PFA loans or water financing from the U.S. Department of Agriculture's Rural Development program.	A project must be on the Project Priority List (PPL). Applicants meeting USDA Rural Development eligibility requirements apply directly to Rural Development. Applicants not meeting Rural Development requirements apply directly to the PFA as part of an application for a Clean Water or Drinking Water Revolving Fund loan.	<a href="https://mn.gov/deed/pfa/funds-programs/wastewater.jsp">https://mn.gov/deed/pfa/funds-programs/wastewater.jsp</a>	Becky Sabie Minnesota Public Facilities Authority rebecca.sabie@state.mn.us 651-259-7470 1st National Bank Building, Suite W820 332 Minnesota Street Saint Paul, Minnesota 55101
	Clean Water Revolving Fund (CWRF) <i>(sanitary or storm sewer)</i>	✓			The Clean Water Revolving Fund (also called the Clean Water State Revolving Fund) helps communities build or upgrade wastewater treatment plants to comply with discharge standards in the federal Clean Water Act. Administered jointly by the Minnesota Public Facilities Authority (PFA) and the Minnesota Pollution Control Agency (MPCA), the fund provides below-market-rate loans to finance wastewater treatment projects.	A project must be on the Project Priority List prior to submitting an application. A completed loan application must be submitted to the Minnesota Public Facilities Authority (PFA) within 6 months after the Intended Use Plan (IUP) is approved using the PFA's loan application forms. The IUP is compiled once a year but may be amended.	<a href="https://mn.gov/deed/government/public-facilities/funds-programs/cleanwaterrevolvingfund.jsp">https://mn.gov/deed/government/public-facilities/funds-programs/cleanwaterrevolvingfund.jsp</a>  <a href="https://www.pca.state.mn.us/water/clean-water-revolving-fund">https://www.pca.state.mn.us/water/clean-water-revolving-fund</a>	Bill Dunn Minnesota Pollution Control Agency bill.dunn@state.mn.us 651-757-2324 520 Lafayette Road North Saint Paul, Minnesota 55155  or
	Point Source Implementation Grants <i>(sewer)</i>	✓			The Point Source Implementation grant (PSIG) program provides grants to units of local government to assist with the cost of water infrastructure projects necessary to: meet waste load reductions prescribed under a total maximum daily load (TMDL) plan required by Section 303(d) of the federal Clean Water Act, reduce the discharge of total phosphorus to one milligram per liter or less, meet any other water quality-based effluent limit established under section Minnesota Statute Section 115.03, subd 1, (e)(8), that is incorporated into a permit issued by Minnesota Pollution Control Agency (MPCA) that exceeds secondary treatment limit, meet a total nitrogen concentration or mass limit that requires discharging ten milligrams per liter or less at a permitted design flow.	All projects seeking PSIG funds must be listed on the MPCA Project Priority List (PPL). PSIG eligible drinking water projects must also be listed on the Minnesota Department of Health's PPL.	<a href="https://mn.gov/deed/pfa/funds-programs/point-source-grants.jsp">https://mn.gov/deed/pfa/funds-programs/point-source-grants.jsp</a>	Becky Sabie Minnesota Public Facilities Authority rebecca.sabie@state.mn.us 651-259-7470 1st National Bank Building, Suite W820 332 Minnesota Street Saint Paul, Minnesota 55101
	Small Community Wastewater Program <i>(sewer)</i>	✓			The Small Community Wastewater Treatment Program provides funding to help communities replace non-complying septic systems and straight pipes with new individual or cluster subsurface sewage treatment systems (SSTS) that will be publicly owned, operated and maintained.	Projects must be on the MPCA priority list. Contact Public Facilities Authority staff before submitting an application.	<a href="https://mn.gov/deed/pfa/funds-programs/smallcommunitywastewatertreatmentprogram.jsp">https://mn.gov/deed/pfa/funds-programs/smallcommunitywastewatertreatmentprogram.jsp</a>	

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U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	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.	<a href="https://www.epa.gov/wifia">https://www.epa.gov/wifia</a>	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant (water)	✓			The program supports drinking water projects and activities in small and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities will apply to their respective state program for assistance. Applications will be available in the upcoming weeks and accepted on a rolling basis until June 2020.	<a href="https://www.epa.gov/dwcapacity/wiiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant">https://www.epa.gov/dwcapacity/wiiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant</a>	For state contact information (coming soon) , visit: <a href="https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants">https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants</a>
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (water, sewer)	✓	✓		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: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mn">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mn</a>	Terry Louwagie terry.louwagie@mn.usda.gov 651-602-7810 375 Jackson Street, Suite 410 Saint Paul, Minnesota 55101
	Water and Waste Disposal Guaranteed Loan Program (water, sewer)	✓	✓		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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/mn">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/mn</a>	
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/mn">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/mn</a>	
	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.		<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/mn">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/mn</a>	

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USDA Rural Development	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		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. The service area must have a median household income below the poverty line or less than 80 percent of the statewide non-metropolitan median household income and the population for eligibility is 2,500.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/mn">http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/mn</a>	Terry Louwagie terry.louwagie@mn.usda.gov 651-602-7810 375 Jackson Street, Suite 410 Saint Paul, Minnesota 55101
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	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 on a rolling basis and can be sent via mail. For more information, contact your state office here: <a href="https://www.rd.usda.gov/contact-us/state-offices">https://www.rd.usda.gov/contact-us/state-offices</a>	<a href="https://www.rd.usda.gov/program-s-services/business-industry-loan-guarantees/mn">https://www.rd.usda.gov/program-s-services/business-industry-loan-guarantees/mn</a>	See this map for specific regional contact: <a href="https://www.rd.usda.gov/files/MN-REAPServiceMap.pdf">https://www.rd.usda.gov/files/MN-REAPServiceMap.pdf</a>
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	<a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/co">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/co</a>	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
Minnesota Department of Employment and Economic Development	Small Cities Development Program (SCDP) <i>(water, sewer)</i>	✓			The Small Cities Development Grant Program (SCDP) funded by Community Development Block Grant (CDBG) funds is a program that provides communities with resources to address a range of community development needs. The SCDP program works to ensure decent affordable housing, commercial revitalization, public facility needs and to create jobs through the expansion and retention of businesses	To apply, please see website.	<a href="https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp">https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp</a>	See this map for specific regional contact: <a href="https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp">https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp</a>
Economic Development Administration, Department of Commerce	Public Works <i>(water, sewer)</i>	✓			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 <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Darin Fleener dfleener@eda.gov 312-789-9753 230 South Dearborn Street, Suite 3280 Chicago, Illinois 60604
	Economic Adjustment <i>(water, sewer)</i>	✓			Assists eligible applicants 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.			
National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	✓	✓		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 the website. Applications and supporting documents can be sent by mail or email.	<a href="https://nrwa.org/initiatives/revolving-loan-fund/">https://nrwa.org/initiatives/revolving-loan-fund/</a>	Lori Blair lori.blair@mrwa.com 800-367-6792 217 12th Avenue Southeast Elbow Lake, Minnesota 56531
	Loan Financing Programs <i>(water, wastewater)</i>	✓			The objective of the Micro, Midi, Mega Loan program is to help finance small projects at the lowest possible cost. Loans are structured from 2 years to 25 years depending on the amount. Simple, quick, competitive rates with low, fixed costs.		<a href="https://www.mrwa.com/loan.html">https://www.mrwa.com/loan.html</a>	

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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: <a href="http://www.cobank.com/h2oloan">www.cobank.com/h2oloan</a>	<a href="http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx">http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx</a>	Bryan Ervin ervinb@cobank.com 303-740-4377 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
US Army Corp of Engineers	Section 595 – Water/Wastewater Improvements (water)	✓			Section 595 of the Water Resources Development Act of 1999, as amended provides authority for the Corps to provide design and construction assistance. This assistance is to non-federal interests in rural Montana, Idaho and Nevada for water-related environmental infrastructure and resources protection and development projects.	Send a letter of interest (LOI) to the Corps stating the problem, potential solution, and general understanding that this program is a 75/25 reimbursable cost-share.	<a href="http://www.nww.usace.army.mil">www.nww.usace.army.mil</a>	Karen Kelly karen.l.kelly@usace.army.mil 509-527-7248 201 North 3rd Avenue Walla Walla, Washington 99362
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) (small business)			✓	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: <a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	<a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	Nancy Libersky nancy.libersky@sba.gov 612-370-2306 330 Second Avenue South Suite 430 Minneapolis, Minnesota 55401
	7(a) Loan Guarantee (small business)			✓	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.	<a href="https://www.sba.gov/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>	
	Community Advantage Pilot (small business)			✓	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.	<a href="https://www.sba.gov/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>	
	Microloan Program (small business)			✓	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 <a href="http://www.sba.gov/mn">www.sba.gov/mn</a>	<a href="https://www.sba.gov/tools/local-assistance">https://www.sba.gov/tools/local-assistance</a>	