

**Idaho Water and Wastewater Funding Sources**  
 Compiled by the Environmental Finance Center Network, August 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Idaho Department of Environmental Quality	Drinking Water State Revolving Fund <i>(water)</i>	✓			The State Revolving Fund program to assist public water systems to finance the cost of the infrastructure needed to achieve or maintain compliance with Safe Drinking Water Act requirements and protect public health.	Potential candidates must submit a Letter of Interest (LOI) to Department of Environmental Quality indicating their desire for Department of Environmental Quality funding and stating the improvements or expansion needed. Those systems that submit LOIs are eligible for placement on the state's priority list.	<a href="https://www.deq.idaho.gov/water-quality/grants-loans/water-system-construction-loans/">https://www.deq.idaho.gov/water-quality/grants-loans/water-system-construction-loans/</a>	Charlie Parkins charlie.parkins@deq.idaho.gov 208-373-0577 1410 North Hilton Boise, Idaho 83706
	Clean Water State Revolving Fund <i>(sewer)</i>	✓			The Clean Water State Revolving Fund program is a funding program to address water quality problems through wastewater facility construction, upgrades, or expansions. The program is charged with general oversight, fiscal management and administrative compliance review of local governmental entities that receive funds.		<a href="https://www.deq.idaho.gov/water-quality/grants-loans/wastewater-system-construction-loans/">https://www.deq.idaho.gov/water-quality/grants-loans/wastewater-system-construction-loans/</a>	MaryAnna Peavey Maryanna.peavey@deq.idaho.gov 208-373-0122 1410 North Hilton Boise, Idaho 83706
	Drinking Water Planning Grants <i>(water)</i>	✓			The grant program pays 50% of the cost (up to \$45,000 if the estimated cost of the planning effort is \$90,000 or more) to prepare facility plans for drinking water facilities. Facility plans are written in preparation for entering into design and construction.		<a href="http://www.deq.idaho.gov/water-quality/grants-loans/water-system-planning-grants/">http://www.deq.idaho.gov/water-quality/grants-loans/water-system-planning-grants/</a>	Charlie Parkins Charlie.parkins@deq.idaho.gov 208-373-0577 1410 North Hilton Boise, Idaho 83706
	Wastewater Planning Grants <i>(wastewater)</i>	✓			The grant program pays 50% of the cost (up to \$60,000 if the estimated cost of the planning effort is \$120,000 or more) to prepare facility plans for wastewater facilities. Facility plans are written in preparation for entering into design and construction.		<a href="http://www.deq.idaho.gov/water-quality/grants-loans/wastewater-system-planning-grants/">http://www.deq.idaho.gov/water-quality/grants-loans/wastewater-system-planning-grants/</a>	
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.	<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 <i>(water)</i>	✓			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/wi-in-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant">https://www.epa.gov/dwcapacity/wi-in-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant</a>	For state contact information ( <i>coming soon</i> ), 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 <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: <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/id">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/id</a>	David Flesher david.flesher@id.usda.gov 208-378-5617 9173 West Barnes, Suite A1 Boise, Idaho 83709



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USDA Rural Development	Water and Waste Disposal Guaranteed Loan Program <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.	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-guarantees/id">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/id</a>	Noel LaRoque noel.laroque@usda.gov 208-378-5619 9173 West Barnes, Suite A1 Boise, Idaho 83709
	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓	✓		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/id">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/id</a>	
	Emergency Community Water Assistance Grants <i>(water)</i>	✓	✓		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/id">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/id</a>	
	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/id">http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/id</a>	
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>			✓		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/id">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/id</a>	
	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. Contact your local state office to apply.	
Idaho Department of Commerce	Community Development Block Grant Program (CDBG) <i>(water, sewer)</i>	✓			The Idaho Community Development Block Grant program (ICDBG) assists Idaho cities and counties with the development of needed public infrastructure. The program is administered by Idaho Department of Commerce, Division of Economic Development, with funds received annually from the U.S. Department of Housing and Urban Development.	Applications can be accessed on website. Please address any questions you may have regarding the ICDBG application process to your regional staffer.	<a href="http://commerce.idaho.gov/development-block-grants/">http://commerce.idaho.gov/development-block-grants/</a>	Dennis Porter dennis.porter@commerce.idaho.gov 208-287-0782 700 West State Street, PO Box 83720 Boise, Idaho 83720



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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 EDA Programs Federal Funding Opportunity.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Richard Berndt rberndt@eda.gov 206-220-7682 915 Second Avenue, Room 1890 Seattle, Washington 98174
	Economic Adjustment <i>(water, sewer)</i>	✓	✓		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.			
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/Rural Utilities Service, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and be sent by mail or e-mail.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	Shelley Roberts sroberts@idahoruralwater.com 208-343-7001 6065 West Corporal Lane Boise, Idaho 83704
Rural Community Assistance Partnership (RCAP)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans <i>(water, wastewater)</i>	✓	✓		RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique — they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding.	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	<a href="http://www.rcac.org/lending/environmental-loans/">http://www.rcac.org/lending/environmental-loans/</a>	Darryl English denglish@rcac.org 480-265-8684 3120 Freeboard Drive, Suite 201 West Sacramento, California 95691
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	✓	✓	✓	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>	Bentley Hodges bhodges@cobank.com 303-793-2139 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	While safe drinking water, reliable wastewater and waste disposal are essential to a healthy and thriving community, projects like replacing water distribution lines, construction of a new wastewater facility, or tank rehabilitation or installation can be burdensome and expensive for a rural community. However, Live Oak Bank's speed, efficiency and up to 40-year fixed rate financing for water, waste and storm water for rural and unincorporated communities enable communities to get projects started faster and help make them affordable.	Contact the program specialist to apply.	<a href="https://www.liveoakbank.com/small-business-loans/">https://www.liveoakbank.com/small-business-loans/</a>	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403
US Army Corp of Engineers	Section 595 – Water/Wastewater Improvements <i>(water)</i>	✓			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



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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.	<a href="https://www.usbr.gov/watersmart/weeg/index.html">https://www.usbr.gov/watersmart/weeg/index.html</a>	Josh German jgerman@usbr.gov 303-445-2839
	WaterSMART Grants: Small-Scale Efficiency Projects  (water efficiency)	✓			Through Small-Scale Water Efficiency Projects, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects support small-scale water management efforts (up to \$75,000 in Federal funding for each project) that have been identified through previous planning efforts. Reclamation has developed a streamlined selection and review process to reflect the small-scale nature of these projects.	Funding Opportunity Announcement (BOR-DO-19-F005) was posted to grants.gov in January 2019. Proposals will be accepted until the application submission deadline of April 24, 2019.	<a href="https://www.usbr.gov/watersmart/sweep/index.html">https://www.usbr.gov/watersmart/sweep/index.html</a>	or Robin Graber rgraber@usbr.gov 303-445-2764  Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225
	WaterSMART Grants: Water Marketing  (water marketing)	✓			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.	<a href="https://www.usbr.gov/watersmart/watermarketing/index.html">https://www.usbr.gov/watersmart/watermarketing/index.html</a>	
	Title XVI Water Reclamation & Reuse Program  (water, wastewater)	✓			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.	<a href="http://www.usbr.gov/watersmart/title/index.html">http://www.usbr.gov/watersmart/title/index.html</a>	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225  For regional specific contact: <a href="http://www.usbr.gov/watersmart/title/contacts.html">http://www.usbr.gov/watersmart/title/contacts.html</a>
	Drought Response Program: Drought Resiliency Projects  (water, drought)	✓			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.	<a href="http://www.usbr.gov/drought">http://www.usbr.gov/drought</a>	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225



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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: <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>	Gary Eisenbraun gary.eisenbraun@sba.gov 208-334-1678 380 East Parkcenter Boulevard Suite 330 Boise, Idaho 83706  or  Kerrie Hurd infosdo@sba.gov 206-553-7310 2401 4th Avenue Suite 450 Seattle, Washington 98121
	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.	<a href="https://www.sba.gov/document?program=7(a)">https://www.sba.gov/document?program=7(a)</a>	
	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. Guarantees 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  <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 <a href="http://www.sba.gov/id">www.sba.gov/id</a>	<a href="https://www.sba.gov/tools/local-assistance">https://www.sba.gov/tools/local-assistance</a>	

