

North Dakota 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
North Dakota Department of Environmental Quality	Drinking Water State Revolving Fund (DWSRF) (water)	✓	✓		The North Dakota (ND) DWSRF is jointly managed by the Health Department and the ND Public Finance Authority. Community water systems, both publicly- and privately-owned, and nonprofit non-community water systems are among the entities eligible for DWSRF funds. To qualify for potential DWSRF assistance, a project must be eligible, ranked, and included on the comprehensive project priority list within an Intended Use Plan (IUP). Once identified in an IUP, a project can be approved for assistance at anytime upon submitting a loan application.	The ND Department of Health prepares an Intended Use Plan each Fall. The deadline to submit ranking questionnaires is mid-October of each year. Application packets can be obtained online at: http://www.nd.gov/pfa/srf.html	https://deq.nd.gov/MF/DWSRF/	Shannon Fisher smfisher@nd.gov 701-328-5220 918 East Divide Avenue, 3rd Floor Bismarck, North Dakota 58501
	Clean Water State Revolving Fund (CWSRF) (water, wastewater)	✓			State Revolving Funds (SRFs) have replaced the old Construction Grants Program as the major funding source for upgrading community wastewater systems. The following types of projects are eligible for SRF funding: Wastewater Treatment Plants, Sewer Rehabilitation, Sludge Management, Nonpoint Source Activities, Storm Water Control, CSO Abatement, Toxics Management, and Collection Systems (for existing communities only).	Proposed projects must be identified on the Project Priority List and the Intended Use Plan. To be included on these lists, notify the ND Department of Public Health as soon as possible and fill out the CWSRF questionnaire for potential financial assistance. Application packets can be obtained online at: http://www.nd.gov/pfa/srf.html	https://deq.nd.gov/MF/CWSRF/	Elizabeth Tokach Duran etokachduran@nd.gov 701-328-5256 918 East Divide Avenue, 3rd Floor Bismarck, North Dakota 58501
	Drinking Water Program (water)	✓			The Drinking Water Program is not a loan or grant program; it promotes compliance with the SDWA for public water systems through training sessions, on-site visits, the collection of water samples, and assistance with the development of water sampling schedules and sample site selection. The classroom training is conducted by staff from both the Municipal Facilities and Water Quality Divisions and are intended to benefit water and wastewater operators by covering a wide range of topics dealing with operations and regulatory issues.	Check calendar for training events here: https://deq.nd.gov/calendar.aspx	https://deq.nd.gov/MF/DWP/	Greg Wavra gwavra@nd.gov 701-328-5224 918 East Divide Avenue, 3rd Floor Bismarck, North Dakota 58501
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.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460



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U.S. Environmental Protection Agency	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.	https://www.epa.gov/dwcapacity/wiin-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (<i>coming soon</i>), visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants
	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: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/nd	Christy Wiltse christy.wiltse@nd.usda.gov 701-852-1754 ext. 120 or Ranetta Starr ranetta.starr@nd.usda.gov 701-890-3076 or Mark Wax mark.wax@nd.usda.gov 701-530-2029 P.O. Box 1737 220 East Rosser Bismarck, North Dakota 58502
	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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/nd	
	Water & 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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/nd	
	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.		http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/nd	
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.	http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/nd			



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USDA Rural Development	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.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/nd	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	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, please contact your state director.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nd	Dennis Rodin dennis.rodin@nd.usda.gov 701-530-2068 P.O. Box 1737 220 East Rosser Bismarck, North Dakota 58502
North Dakota Community Services	Community Development Block Grant (CDBG) <i>(water, wastewater)</i>	✓			The CDBG Program provides financial assistance to eligible units of local Governments in the form of grants and loans for Public Facilities, Housing Rehabilitation and Economic Development projects. The primary beneficiaries of these projects must be very low and low income individuals. Examples of projects funded by CDBG include public facilities- water and sewer projects, removal of architectural barriers, fire halls, ambulances, etc.	To apply for funding, applicants must contact the Regional Council in their area.	https://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrant/	See this map for specific regional contact: https://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrant/RegionalCouncils/
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	✓	✓		This program 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 Program Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Alex Smith asmith1@eda.gov 720-402-7686 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	✓	✓		This program 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.			
	Planning and Local Technical Assistance	✓	✓		Through its Planning and Local Technical Assistance programs, EDA assists eligible recipients in developing economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region.			

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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. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Eric Volk ericvolk@ndrw.org 701-258-9249 2718 Gateway Avenue, Suite #201 Bismarck, North Dakota 58503
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, refinancing 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-Serve/Water.aspx	Julia McCusker mccuskj@cobank.com 303-694-5858 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.	https://www.liveoakbank.com/small-business-loans/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403
Bank of North Dakota	Community Water Facility Revolving Loan Fund <i>(water)</i>	✓	✓		This loan provides financing for community water projects when the project is above the maximum loan limits set by USDA RD. It is also the intent of this program to provide supplemental financing for federal loan programs associated with community water projects. Eligible applicants are cities, associations, cooperatives and corporations operated on a nonprofit basis who have the legal authority to construct, operate and maintain water facilities. This program may be used for community water projects including: locating, conserving, controlling, treating and distributing water (these include reservoirs, dams, canals, wells, pumps, treatment plants, mains, pipelines, and other associated features necessary to supply water).	Applications may be sent directly to the state office of Rural Development. Applications approved by RD are forwarded to BND for review and approval.	https://bnd.nd.gov/infrastructure/community-water-facility-revolving-loan-fund/	Bank of North Dakota bnd@nd.gov 701-328-5795 1200 Memorial Highway, PO Box 5509 Bismarck, North Dakota 58504

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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.	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
	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.	https://www.usbr.gov/watersmart/swep/index.html	
	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.	https://www.usbr.gov/watersmart/watermarketing/index.html	
	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.	http://www.usbr.gov/watersmart/title/index.html	

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US Department of the Interior - Bureau of Reclamation	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
Army Corp of Engineers	Section 219: Environmental Infrastructure <i>(water, wastewater)</i>	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
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	Alan Haut alan.haut@sba.gov 701-239-5049 657 2nd Avenue North, Room 360 Fargo, North Dakota 58102
	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/funding-programs/loans	
	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.		

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Small Business Administration (SBA)	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/nd	https://www.sba.gov/funding-programs/loans	Alan Haut alan.haut@sba.gov 701-239-5049 657 2nd Avenue North, Room 360 Fargo, North Dakota 58102