

South Dakota Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, June 2020

Organization	Program (key words)	Gov- Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
South Dakota Department of Environment & Natural Resources	Drinking Water State Revolving Fund (water)	✓	✓		The Drinking Water State Revolving Fund (SRF) Program was established to provide low interest loans for drinking water projects. Eligible applicants are either a governmental entity or a non-profit corporation. Eligible projects must be on the State Water Plan prior to submitting the funding application.	Applications must include the entity's most recent audited financial statements or unaudited annual reports as well as a Water Facilities Plan. Applications can be accessed on website. Applications must be postmarked or received on or before the first day of January, April, July, or October.	http://denr.sd.gov/dfta/wwf/dwsrf/dwsrfprogram.aspx	Mike Perkovich denrinternet@state.sd.us 605-773-4216 523 East Capitol Pierre, South Dakota 57501
	Clean Water State Revolving Fund (wastewater)	✓			The Clean Water State Revolving Fund (SRF) Program was established to provide low interest loans to governmental entities for clean water and non-point source pollution control projects. Government entities such as a municipality are eligible to apply. Eligible projects must be on the State Water Plan prior to submitting the funding application.		https://denr.sd.gov/dfta/wwf/cwsrf/cwsrfprogram.aspx	
	Consolidated Water Facilities Construction Program (water, wastewater)	✓	✓		To be eligible for this program, a project must: be included on the State Water Facilities Plan prior to the application deadline; and be sponsored by one of the following entities: a special purpose district that has the authority to construct a water resources project; a state agency or general purpose government such as a municipality, county, or township; a federally recognized Indian tribe; or a nonprofit corporation.	An applicant must submit an original application to the department, which can be accessed on the website. Applications must be postmarked or received on or before the first day of January, April, July, or October.	https://denr.sd.gov/dfta/wwf/consolidated/consolidated.aspx	
	Small Community Planning Grant (water, wastewater)	✓	✓	✓	The Small Community Planning Grant Program was established to promote a proactive approach to water and wastewater infrastructure management. County, municipality, townships, or nonprofits operating systems that serve a populations of 2,500 or less are eligible to apply. This grant is not available for projects already on the State Water Plan.	An applicant must submit an original application to the Department of Environment and Natural Resources. Applications can be accessed on website.	https://denr.sd.gov/dfta/wwf/stewaterplan/smallcommunityplanning.aspx	Andy Bruels denrinternet@state.sd.us 605-773-4216 523 East Capitol Avenue Pierre, South Dakota 57501
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	Arielle Gerstein wifia@epa.gov 202-566-1868 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460

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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: http://www.rd.usda.gov/programs-services/water-waste-disposal/predevelopment-planning-grants/sd	http://www.rd.usda.gov/programs-services/water-waste-disposal/loan-grant-program/sd	Tim Potts tim.potts@sd.usda.gov 605-858-6678 For regional specific contact see this map: https://www.rd.usda.gov/files/SDCommunityProgramsContactsMap.pdf
	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 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.			
	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.			
	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.			
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		This program assists very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. This grant can provide up to 100% of predevelopment planning costs.			
	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 the state office.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/sd	Clark Guthmiller Acting Business & Cooperative Programs Director USDA – Rural Development 1717 N. Lincoln Ave, Room 102 Pierre, SD 57501 Phone: 605-301-3409 Fax: 855-262-1940 Email: clark.guthmiller@usda.gov

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	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/nh	Dana Kleinsasser 605-352-1142 dana.kleinsasser@sd.usda.gov 200 4th Street Federal Building Room 210 Huron, South Dakota 57350

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South Dakota Governor's Office of Economic Development	Community Development Block Grants <i>(water, wastewater)</i>	✓	✓		Eligible applicants include all incorporated municipalities and counties. (Rapid City, Sioux Falls, and Tribal governments are the exception because these entities receive direct funding from HUD.) Eligible projects must be consistent with at least one of the State's program objectives: promote more rational land use; provide increased economic opportunities for low and moderate income persons; or correct deficiencies in public facilities that affect the public health, safety or welfare, especially of low and moderate income persons.	For more information concerning the application process, contact the Planning District Representative in your area.	https://sdgoed.com/financing-incentives/community-development-block-grants/	Cassie Stoeser cassie.stoeser@sdreadytowork.com 605-773-4633 For regional specific contact see this map: https://sdreadytowork.com/wp-content/uploads/2018/10/South-Dakota-Planning-Districts.pdf
	Local Infrastructure Improvement <i>(water, wastewater)</i>	✓	✓		These grants are meant to assist in funding the construction or reconstruction of infrastructure for the purpose of serving economic development projects. Any local development corporation, tribal government or political subdivision of South Dakota is eligible to apply.			
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 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/	Alex Smith asmith1@eda.gov 720-402-7686 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
	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.			
	Planning and Local Technical Assistance <i>(water, sewer)</i>	✓	✓		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.			
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 the website and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Kurt Pfeifle kpfeifle@sdarws.com 605-556-7219 203 West Center Street, PO Box 287 Madison, South Dakota 57042

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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: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-Water-Serve/Water.aspx	Bentley Hodges bhodges@cobank.com 303-793-2139 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & Energy Efficiency Grants <i>(water, energy efficiency)</i>	✓			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 Gruber rgruber@usbr.gov 303-445-2764 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225
	WaterSMART Grants: Small-Scale Efficiency Projects <i>(water efficiency)</i>	✓			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/sweep/index.html	
	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/contact.html

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	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

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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 and SBA participating lenders.	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	
	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. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	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)	Marcella Hurley Marcella.Hurley@sba.gov 605-330-4243 Ext. 22 721 19th Street Suite 426 Denver, Colorado 80202
	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.	https://www.sba.gov/document/?program=7(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 micro loans to eligible borrowers.	For additional information on eligibility criteria, loan application requirements, participating microlenders please visit www.sba.gov/sd	https://www.sba.gov/tools/local-assistance	

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Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	Live Oak Bank provides USDA-guaranteed funding for rural communities and utilities looking to construct, enlarge, extend or otherwise improve rural drinking water, sanitary sewage (wastewater), solid waste disposal and stormwater drainage facilities. USDA guaranteed loans support rural communities with populations up to 50,000, which was increased from 10,000 in the 2018 Farm Bill. USDA-guaranteed loans provide fixed rates and terms up to 40-years, along with federal 1926(b) protection against unauthorized annexation. Live Oak Bank was named the 2019 Commercial Lender of the Year by USDA Rural Development, and is based in Wilmington, NC.	Contact the program specialist to apply.	https://www.liveoakbank.com/energy-infrastructure-loans/water-wastewater-financing/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403