

The Great Lakes
Environmental Infrastructure Center

Funding Guide



**Great Lakes
Environmental
Infrastructure Center**
Environmental Finance Center for Region 5

The Environmental Protection Agency (EPA) Region 5 states—Illinois, Indiana, Michigan, Minnesota, Ohio, and Wisconsin—are rich in water resources. They surround the Great Lakes and contain many other lakes, rivers, and streams. Local and tribal governments, and non-profit organizations (NPOs) in EPA Region 5, must manage, maintain, operate, and finance their diverse environmental systems—infrastructure such as drinking water, wastewater, and stormwater facilities and transportation systems, as well as community programs like land-use planning, recycling, and solid-waste and energy-use reduction initiatives.

Federal, state, and private financing is available for sustainable capital projects related to drinking water, wastewater, stormwater, and solid waste infrastructure. This guide helps local and tribal governments, and NPOs to find different funding options, such as:

- Federal grants through several governmental branches
- state funding choices from diverse organizations across EPA Region 5.



How to Use this Guide

The funding resources in this guide are divided into federal and state programs. The resources are categorized by the type of funding offered (i.e. grant or loan), the intended system (i.e., drinking water, wastewater, stormwater or solid waste), the stage at which the funding may be applied (i.e., planning, design, and construction, as well as training), and the eligible applicants. A summary table at the beginning of each section categorizes the funding programs.

Within each section, programs are detailed with regard to funding uses, terms, and conditions. Website and/or contact information may assist in attaining more detailed information about the program.

Updates to this guide are published to the EPA Region 5 Environmental Finance Center website: www.gleic.org.

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Federal Funding Programs



Finding Federal Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Federal	Grants.gov		●	●	●	●	●	●	●	●	●	●	●	●	●	●		6
Economic Development Administration	Public Works and Economic Adjustment Assistance Programs		●	●	●	●	●	●	●	●	●	●	●				●	6
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FEDERAL

Organization: Federal

Program: Grants.gov

The federal grants website, Grants.gov, is a centralized place for searching for federal funding opportunities. The site is constantly updated with new funding opportunities and grant seekers may search by keywords, funding type, eligibility requirements, funding dates, and funding agency to find grants applicable to their projects.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Open to all

Funding Det/Terms/Cap: Grants | Specific program dependent

Application Process: Search for applicable grants and check eligibility; create a grants.gov/workspace account; apply for specific grants

Website: <https://www.grants.gov>

Contact Information: 1-800-518-4726 or support@grants.gov

FEDERAL

Organization: Economic Development Administration (EDA), U.S. Department of Commerce

Program: Public Works and Economic Adjustment Assistance Programs

The Economic Development Administration (EDA), part of the U.S. Department of Commerce, provides strategic investments through its Public Works and Economic Adjustment Assistance Programs on a competitive merit basis to support economic development, foster job creation, and attract private investment. The program supports construction, non-construction, technical assistance, and revolving loan fund projects. Job creation is a key focus, and industrial parks are priority. Funding is available year round with conditions depending on the type of program.

Keywords: drinking water, wastewater

Intended Applicant(s): Economically distressed areas

Funding Det/Terms/Cap: Grants | Maximum grant is \$3,000,000, minimum grant is \$100,000 | Competitive process

Application Process: Submit a short proposal form; if responsive, a full application will be invited for competitive consideration of funding

Website: <https://www.eda.gov> (specific search must be done in search engine)

Contact Information: **Illinois, Indiana, Ohio:** Darrin Fleener, 312-789-9753, dfleener@eda.gov
Michigan, Minnesota, Wisconsin: Lee J. Shirey, 312-789-9751, lshirey@eda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Community Facilities Technical Assistance and Training Grant

The U.S. Department of Agriculture–Rural Development (USDA-RD) provides funds through the Community Facilities Technical Assistance and Training Grant program to help communities identify, plan, acquire financing for, and manage community facilities. Technical assistance and training with respect to essential community facilities are also available.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Public bodies, non-profit organizations, federally-recognized tribes | Rural areas including cities, villages, townships, towns, and federally-recognized tribal lands outside the boundaries of a city of with a population of 20,000 or more

Funding Det/Terms/Cap: Grants | Maximum grant is \$150,000 based on availability of funds | Competitive process

Application Process: Deadline/acceptance basis: Annually | Submit application through a Notice of Funding Availability in the Federal Register

Website: <https://www.rd.usda.gov/programs-services/community-facilities/community-facilities-technical-assistance-and-training-grant>

Contact Information: **Illinois:** Michael Wallace– Community & Business Program Director, 217-403-6209, wallace@il.usda.gov
Indiana: Rochelle Owen– Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov
Michigan: Christine Maxwell– Community Programs Director, 517-324-5208, chris.maxwell@mi.usda.gov
Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas– Community Programs Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Solid Waste Management Grants

The U.S. Department of Agriculture–Rural Development (USDA-RD) provides grants through its Solid Waste Management Grants program for technical assistance or training that improve the planning and management of solid waste sites, help communities reduce solid waste, or prepare for landfill closure. Funding can also be used to evaluate current landfill conditions and threats to water resources.

Keywords: solid waste

Intended Applicant(s): Public bodies, non-profit organizations, federally recognized tribes, academic institutions | Rural areas and towns with a population < 10,000 | Special consideration for areas with a population < 5,500; regional, multi-state or national areas; and low-income populations

Funding Det/Terms/Cap: Grants | Subject to availability of funds | Competitive process | Proposed projects should be accomplishable within 12 months of funding

Application Process: Deadline/acceptance basis: October 1 to December 31, annually | Submit application through the local Rural Development office.

Website: <https://www.rd.usda.gov/programs-services/water-environmental-programs/solid-waste-management-grants>

Contact Information: Solid Waste Grant Manager in the RD National Office: 202-720-9589

Illinois: Tina Anstrom – Community Programs Specialist, 217-403-6244, tina.anstrom@il.usda.gov

Indiana: Krueger Pfister – Community Programs Specialist, 317-295-5794, krueger.pfister@in.usda.gov

Michigan: Cristina Stanley – Assistant to the State Director, 517-324-5207, cristina.stanley@usda.gov

Minnesota: Terry Louwagie – Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov

Ohio: David Douglas – Community Programs Director, 614-255-2391, david.douglas@oh.usda.gov

Wisconsin: Brian Deaner – Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Revolving Funds for Financing Water and Wastewater Projects

The U.S. Department of Agriculture–Rural Development (USDA-RD) provides loans through its Revolving Funds for Financing Water and Wastewater Projects program that helps qualified non-profits create a revolving loan fund (RLF) that can provide financing for drinking water and wastewater projects in rural communities with populations of 10,000 or less.

Keywords: drinking water, wastewater

Intended Applicant(s): Non-profit organizations | Must have legal authority and capacity to operate a revolving loan fund

Funding Det/Terms/Cap: Loans | Maximum loan is \$100,000 | Term is a maximum of 10 years

Application Process: Contact state Rural Development program specialist

Website: <https://www.rd.usda.gov/programs-services/water-environmental-programs/revolving-funds-financing-water-and-wastewater-projects>

Contact Information: **National Contact:** Lisa Chesnel – Water & Environment Programs Office, 202-720-0499
Illinois: Michael Wallace – Community & Business Program Director, 217-403-6209, wallace@il.usda.gov
Indiana: Rochelle Owen – Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov
Michigan: Christine Maxwell – Community Programs Director, 517-324-5208, chris.maxwell@mi.usda.gov
Minnesota: Terry Louwagie – Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas – Community Programs Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner – Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Water & Waste Disposal Loan Guarantees

The U.S. Department of Agriculture–Rural Development (USDA-RD) provides loans through its Water & Waste Disposal Loan Guarantees program that support private lenders in providing affordable financing to qualified borrowers. Qualified borrowers include public bodies, non-profit organizations and federally recognized tribes servicing areas with populations of 10,000 or less. Funds must be used to construct or improve drinking water, wastewater, stormwater, or solid waste disposal facilities.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Private lenders making loans to eligible borrowers who cannot otherwise obtain reasonable commercial credit

Funding Det/Terms/Cap: Loans | Maximum guarantee is typically 90% of the loan amount | Term is up to 40 years

Application Process: Lenders: Contact the local Rural Development office for information on becoming an approved lender | Borrowers: Ask your private lender about their participation in USDA loan guarantee programs

Website: <https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-guarantees>

Contact Information: **Illinois:** Michael Wallace– Community & Business Program Director, 217-403-6209, wallace@il.usda.gov
Indiana: Rochelle Owen– Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov
Michigan: Cristina Stanley– Assistant to the State Director, 517-324-5207, cristina.stanley@usda.gov
Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas–Community Program Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Water & Waste Disposal Loan & Grant Program

This U.S. Department of Agriculture–Rural Development (USDA-RD) provides funds through its Water & Waste Disposal Loan & Grant program that may be used to provide clean and reliable drinking water, and adequate and affordable wastewater, stormwater, and solid waste collection and disposal for rural communities. Funds are typically approved for acquisition, construction and improvement of these community facilities. Funding may be used for additional, related activities in some cases.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Public bodies, non-profit organizations, federally recognized tribes | Rural areas, towns and tribal lands with a population < 10,000

Funding Det/Terms/Cap: Grants and loans | Maximum grant is 75% of project cost | Interest rates on loans are based on median household income (MHI) and necessity of project, 1.5% of MHI is target user fee | Loan term is up to 40 years based on the facilities' useful life | Loans can be combined with grants to keep user costs reasonable

Application Process: Deadline/acceptance basis: Year round | Submit application through website's "RD Apply" or through the local Rural Development office

Website: <https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program>

Contact Information: **Illinois:** Michael Wallace– Community & Business Program Director, 217-403-6209, wallace@il.usda.gov
Indiana: Rochelle Owen– Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov
Michigan: Cristina Stanley– Assistant to the State Director, 517-324-5207, cristina.stanley@usda.gov
Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas–Community Program Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL

Organization: U.S. Department of Agriculture–Rural Development (USDA-RD)

Program: Water & Waste Disposal Technical Assistance & Training Grants

This U.S. Department of Agriculture–Rural Development (USDA-RD) provides funding through its Water & Waste Disposal Technical Assistance & Training Grants program that helps qualified non-profit organizations provide rural communities and tribes with technical assistance and training. Technical assistance and training may identify and evaluate water and waste issues, support communities in improving maintenance and operation of water and waste facilities, and assist applicants in obtaining funding for related projects.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Non-profit organizations that will provide technical assistance and training to eligible areas | Eligible areas are rural communities and towns with a population < 10,000 and tribal lands

Funding Det/Terms/Cap: Reimbursement grants (applicant must provide initial funding and will be reimbursed as availability of funds allows) | Grants have a one-year project period, beginning October 1 of the first calendar year and ending September 30 of the following calendar year

Application Process: Deadline/acceptance basis: October 1 to December 31 | Submit application through either the local Rural Development office for single-state applications or the national Rural Development office for multi-state applications (an application guide is available on the program website)

Website: <https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-technical-assistance-training-grants>

Contact Information: **National Office:** Anita O'Brien, 202-690-3789, anita.obrien@wdc.usda.gov
Illinois: Tina Anstrom–Community Programs Specialist, 217-403-6244, tina.anstrom@il.usda.gov
Indiana: Krueger Pfister– Community Programs Specialist, 317-295-5794, krueger.pfister@in.usda.gov
Michigan: Christine Maxwell– Community Programs Director, 517-324-5208, chris.maxwell@mi.usda.gov
Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas – Community Programs Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL: TRIBAL ONLY**Organization:** U.S. Department of Agriculture–Rural Development (USDA-RD)**Program:** Water and Waste Facility Loans and Grants to Alleviate Health Risks for Colonias

Funds obtained from the U.S. Department of Agriculture–Rural Development’s (USDA-RD) Water and Waste Facility Loans and Grants to Alleviate Health Risks for Colonias program must be used to construct basic drinking water, wastewater, or stormwater systems. This funding opportunity intends to alleviate health risks on tribal lands and colonias.

Keywords: drinking water, wastewater, stormwater**Intended Applicant(s):** TRIBAL ONLY: Federally-recognized tribes, non-profit organizations, state/local government entities serving eligible areas | Tribal lands with a population < 10,000 | Community must be economically distressed; must face significant health risks due to lack of access to adequate, safe water or water disposal**Funding Det/Terms/Cap:** Grants | If funds are available: maximum grant may be up to 100% of the project cost**Application Process:** Deadline/acceptance basis: Year round | Submit application through the local Rural Development office**Website:** <https://www.rd.usda.gov/programs-services/water-environmental-programs/water-and-waste-facility-loans-and-grants-alleviate-health-risks-colonias>**Contact Information:** Solid Waste Grant Manager in the RD National Office: 202-720-9589
Illinois: Michael Wallace– Community & Business Program Director, 217-403-6209, wallace@il.usda.gov
Indiana: Rochelle Owen– Community Programs Director, 317-290-3100 (ext. 407), rochelle.owen@in.usda.gov
Michigan: Christine Maxwell– Community Programs Director, 517-324-5208, chris.maxwell@mi.usda.gov
Minnesota: Terry Louwagie– Community Programs Director, 651-602-7800 (ext. 7810), terry.louwagie@mn.usda.gov
Ohio: David Douglas– Community Programs Director, 614-255-2391, david.douglas@oh.usda.gov
Wisconsin: Brian Deaner– Community Programs Director, 715-345-7648, brian.deaner@wi.usda.gov

FEDERAL: TRIBAL ONLY

Organization: U.S. Environmental Protection Agency (EPA)

Program: Clean Water Indian Set-Aside Program (CWISA)

Funds from this U.S. Environmental Protection Agency's (EPA) Clean Water Indian Set-Aside (CWISA) Program may be used for planning, design, construction, and follow-up for wastewater projects. Projects to increase system longevity or sustainability are also accepted. Collection and treatment systems and facilities are eligible. Between 2003 and 2015, projects that received monies from this program were awarded between \$3,500 to \$6.4 million, with an average of \$300,000.

Keywords: wastewater

Intended Applicant(s): TRIBAL ONLY: Federally-recognized tribes

Funding Det/Terms/Cap: Grants | Maximum grant may be up to 100% of the project cost; amount varies based on project type | Matching funds: Projects with matching funds receive higher priority | Award based on Indian Health Services (IHS) Sanitation Deficiency System (SDS) priority list ranking and available funding

Application Process: Deadline/acceptance basis: Rolling basis or by August to be considered during upcoming funding cycle | Application process: Add project to local IHS SDS priority list (local IHS personnel can help answer questions about placing a project on the IHS SDS priority list)

Website: <https://www.epa.gov/small-and-rural-wastewater-systems/clean-water-indian-set-aside-program>

Contact Information: **EPA Region 5 Contact:** John Colletti– CWISA program coordinator, 312-886-6106, colletti.john@epa.gov
IHS Regional Contact: Craig Morin– Division of Sanitation Facilities Construction Bemidji, MN office, 218-444-0504, craig.morin@ihs.gov

FEDERAL: TRIBAL ONLY

Organization: U.S. Environmental Protection Agency (EPA)

Program: Drinking Water Infrastructure Grants - Tribal Set-Aside Program

The U.S. Environmental Protection Agency's (EPA) Drinking Water Infrastructure Grants - Tribal Set-Aside Program provides funding to alleviate health risks associated with drinking water systems and to help systems comply with drinking water regulations. Funds may be used for planning, design, and construction of drinking water infrastructure, and for development or rehabilitation of drinking water sources.

Keywords: drinking water

Intended Applicant(s): TRIBAL ONLY: Federally-recognized tribes, non-tribal owners of drinking water systems serving federally recognized tribes

Funding Det/Terms/Cap: Grants | Maximum grant may be up to 100% of the project cost | Matching funds: Encouraged | Award distribution can be made directly to the tribe or to the local Indian Health Services (IHS) office if the tribe elects to have the local IHS administer the funds

Application Process: Application process: Add project to the Safe Drinking Water Information System (SDWIS) list (list is maintained jointly by the Regional EPA office and the national EPA Office of Ground Water and Drinking Water)

Website: <https://www.epa.gov/tribaldrinkingwater/drinking-water-infrastructure-grants-tribal-set-aside-program>

Contact Information: **EPA Region 5 Contact:** Felicia Gaines– Infrastructure Grant Tribal Drinking Water Set-Aside Coordinator, 312-886-0139, gaines.felicia@epa.gov
IHS Regional Contact: Craig Morin– Division of Sanitation Facilities Construction Bemidji, MN office, 218-444-0504, craig.morin@ihs.gov

Illinois Funding Programs



Finding Illinois State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Illinois Environmental Protection Agency	State Revolving Fund Public Water Supply Loan Program	●		●					●	●	●	●	●	●	●	●	●	18
Illinois Environmental Protection Agency	State Revolving Fund Water Pollution Control Loan Program	●			●	●			●	●	●	●	●	●	●	●	●	19
Illinois Dept. of Commerce and Economic Opportunity	Community Development Block Grant–Public Infrastructure		●	●	●	●			●	●	●	●	●				●	20

ILLINOIS

Organization: Illinois Environmental Protection Agency (IEPA)

Program: State Revolving Fund (SRF) Public Water Supply Loan Program (PWSLP)

The Illinois Environmental Protection Agency's (IEPA) State Revolving Fund (SRF) Public Water Supply Loan Program (PWSLP) provides assistance to finance drinking water projects, including new construction, rehabilitation and upgrading infrastructure. Green infrastructure projects, or projects to improve water or energy efficiency are encouraged.

Keywords: drinking water

Intended Applicant(s): Public bodies, owners and operators of eligible drinking water facilities

Funding Det/Terms/Cap: Loans | Interest rates are below market rates; current rates can be found on PWSLP website | Loan may have up to a 20-year term, or 30-year term for small communities or communities with financial hardship | Additional grants for principal forgiveness may be available

Application Process: Deadline/acceptance basis: July 1 to December 31 for projects accepted for intended funding | Full application process: Submit a funding nomination form, submit a project plan, undergo a state environmental review, apply for the Project Priority List (PPL), and secure a loan agreement, then place the project on the PPL and request the project be added to the Intended Funding List | For projects that are the highest ranking and are accepted for the Intended Funding List, submit a full loan application along with all necessary documentation by deadline (projects lacking completed applications after January 1 may be bypassed)

Website: <https://epa.illinois.gov/topics/grants-loans/state-revolving-fund.html>

Contact Information: Gary Bingenheimer– Facility Planning, 217-782-2027, gary.bingenheimer@illinois.gov
Heidi Allen– Application Requirements, 217-782-2027, heidi.allen@illinois.gov

ILLINOIS

Organization: Illinois Environmental Protection Agency (IEPA)

Program: State Revolving Fund (SRF) Water Pollution Control Loan Program (WPCLP)

The Illinois Environmental Protection Agency's (IEPA) State Revolving Fund Water Pollution Control Loan Program (WPCLP) provides assistance to finance wastewater or stormwater projects, including new construction, rehabilitation, and upgrading infrastructure. Eligibility is defined in Section 212 of the Federal Water Pollution Control Act. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: wastewater, stormwater

Intended Applicant(s): Public bodies, owners and operators of eligible wastewater or stormwater facilities

Funding Det/Terms/Cap: Loans | Interest rates are below market rates; current rates can be found on WPCLP website | Loan may have up to a 20-year term, or 30-year term for small communities or communities with financial hardship | Additional grants for principal forgiveness may be available

Application Process: Deadline/acceptance basis: July 1 to December 31 for projects accepted for intended funding | Full application process: Submit a funding nomination form, submit a project plan, undergo a state environmental review, apply for the Project Priority List (PPL), and secure a loan agreement, then place the project on the PPL and request the project be added to the Intended Funding List | For projects that are the highest ranking and are accepted for the Intended Funding List, submit a full loan application along with all necessary documentation by deadline (projects lacking completed applications after January 1 may be bypassed)

Website: <https://epa.illinois.gov/topics/grants-loans/state-revolving-fund.html>

Contact Information: Gary Bingenheimer– Facility Planning, 217-782-2027, gary.bingenheimer@illinois.gov
Heidi Allen– Application Requirements, 217-782-2027, heidi.allen@illinois.gov

ILLINOIS

Organization: Illinois Department of Commerce and Economic Opportunity (IDCEO)

Program: Community Development Block Grant (CDBG) – Public Infrastructure

The Illinois Department of Commerce and Economic Opportunity's (IDCEO) Community Development Block Grant (CDBG) – Public Infrastructure program provides funding for the construction of drinking water, wastewater, and stormwater facilities. Eligible activities include acquisition, demolition, construction, and rehabilitation of new facilities or improvements to such systems. Funds may also be used to help finance the connection of residential structures to such systems. Funds should not be used to correct issues resulting from deferred maintenance. Projects funded by the IDCEO's Community Development Block Grant—Public Infrastructure must address a threat to public health and safety.

Keywords: drinking water, wastewater, stormwater

Intended Applicant(s): Local government units | Population < 50,000
| Low- to moderate-income households should comprise 51% or more of the population benefited by the project

Funding Det/Terms/Cap: Grants | Maximum grant is \$450,000

Application Process: Deadline/acceptance basis: September 30 annually, year round | Submit application, providing proof of benefit to low- to moderate-income population and threat to public health and safety

Website: <https://dceo.illinois.gov/communitydevelopment/csbpublicinfrastructure.html>

Contact Information: Wendy Bell– Program Coordinator, 217-558-2838, wendy.bell@illinois.gov

Indiana Funding Programs



Finding Indiana State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Indiana Finance Authority	Drinking Water State Revolving Fund	●		●					●	●	●	●	●	●	●	●	●	23
Indiana Finance Authority	Wastewater State Revolving Fund	●			●	●			●	●	●	●	●	●	●	●	●	24
Indiana Office of Community & Rural	Community Development Block Grant		●	●	●	●			●	●	●	●	●					25

INDIANA

Organization: Indiana Finance Authority (IFA)

Program: Drinking Water State Revolving Fund (DWSRF) Loan Program

Financing from the Indiana Finance Authority's (IFA) Drinking Water State Revolving Fund (DWSRF) Loan Program may be used to construct drinking water infrastructure. Eligible projects include drinking water source projects, treatment facilities, storage facilities and distribution systems. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: drinking water

Intended Applicant(s): Local governments, regional water districts and non-profit organizations

Funding Det/Terms/Cap: Loans | Interest rates are at or below 90% of average AAA-rated general obligation bond Municipal Market rate; rates vary quarterly | Interest rate discounts for 1) communities with certain median household incomes (MHI) and user rates, and 2) green projects that are eligible for Green Project Reserve Incentive, which is a 0.5% interest rate discount | Loan term is 20 years

Application Process: Deadline/acceptance basis: June 30 for application and 15 days before pre-closing for bids and financial due diligence, year round | Submit application to be added unranked to the state's next fiscal year first quarter project priority list (PPL); submit a preliminary engineering report | If project is among the highest-ranked projects, open the bidding process and submit financial due diligence

Website: <https://www.in.gov/ifa/srf/drinking-water/>

Contact Information: Shelley Love– DWSRF Loan Program Administrator, 317-232-4396, slove@ifa.in.gov

INDIANA

Organization: Indiana Finance Authority (IFA)

Program: Wastewater State Revolving Fund (WWSRF) Loan Program

Financing from the Indiana Finance Authority's (IFA) Wastewater State Revolving Fund (WWSRF) Loan Program may be used to complete water quality protection projects. Eligible projects include treatment facility improvements, sewer line projects, combined sewer overflow corrections, and infiltration projects. Stormwater projects without water quality benefits are ineligible. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments, regional water/sewer districts and conservancy districts

Funding Det/Terms/Cap: Loans | Interest rates are at or below 90% of average AAA-rated general obligation bond Municipal Market rate; rates vary quarterly | Interest rate discounts for 1) communities with certain median household incomes (MHI) and user rates, and 2) green projects that are eligible for Green Project Reserve Incentive, which is a 0.5% interest rate discount | Loan term is 20 years

Application Process: Deadline/acceptance basis: June 30 for application and 15 days before pre-closing for bids and financial due diligence, year round | Submit application to be added unranked to the state's next fiscal year first quarter project priority list (PPL); submit a preliminary engineering report | If project is among the highest-ranked projects, open the bidding process and submit financial due diligence

Website: <https://www.in.gov/ifa/srf/wastewater/>

Contact Information: Shelley Love– WWSRF Loan Program Administrator, 317-232-4396, slove@ifa.in.gov

INDIANA

Organization: Indiana Office of Community & Rural Affairs (OCRA)

Program: Community Development Block Grant (CDBG)

The Indiana Office of Community & Rural Affairs' (OCRA) Community Development Block Grant (CDBG) funds a variety of projects that help sustain rural communities and help improve the quality of life of citizens in rural communities. Within this program, there are special programs for community facilities, stormwater improvements, drinking water/wastewater, and more. Grant money from this program may also be used to reduce utility rates for low- to moderate-income communities.

Keywords: drinking water, wastewater, stormwater

Intended Applicant(s): Local governments | Rural areas with a population < 50,000 | Communities with low- to moderate-income percentages

Funding Det/Terms/Cap: Grants | Maximum grant is \$700,000 for drinking water/wastewater projects and \$500,000 for stormwater projects | Matching funds: a 20% local match is required for drinking water/wastewater projects, a 10% local match is required for stormwater projects

Application Process: Deadline/acceptance basis: Deadline based on project type and round of funding | Two-step application process: Submit letter of intent and full application by deadline | Note: Full application is complex and more applications are received than projects are funded

Website: <https://www.in.gov/ocra/cdbg/>

Contact Information: Aletha Dunston–CDBG Program Manager, 317-775-4667, adunston@ocra.in.gov | Or visit website to find community liaison

Michigan Funding Programs



Finding Michigan State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Michigan Dept. of Environment, Great Lakes, and Energy	Drinking Water State Revolving Fund	●		●					●	●	●	●	●	●	●	●	●	28
Michigan Dept. of Environment, Great Lakes, and Energy	Clean Water State Revolving Fund	●			●	●			●	●	●	●	●	●	●	●	●	29
Michigan Dept. of Environment, Great Lakes, and Energy	Strategic Water Quality Initiatives Fund	●			●	●			●	●	●	●	●				●	30
Michigan Economic Development	Community Development Block Grant		●	●	●	●			●	●	●	●	●				●	31
Michigan Finance Authority		●		●					●	●			●				●	32

MICHIGAN

Organization: Michigan Department of Environment, Great Lakes, and Energy (EGLE)

Program: Drinking Water State Revolving Fund (DWSRF)

Funds from the Michigan Department of Michigan Department of Environment, Great Lakes, and Energy (EGLE) Drinking Water State Revolving Fund (DWSRF) assists water suppliers with meeting the requirements of the Safe Drinking Water Act. Funds may be used to plan, design, and construct drinking water projects. Note that planning loans are also available for small communities (see Michigan Finance Authority: Small Community Planning Loans). Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: drinking water

Intended Applicant(s): Owner of either a community water supply or non-community water supply that operates as a non-profit organization

Funding Det/Terms/Cap: Loans | Interest rates are below market rates; current rates can be found on DWSRF website | Loan term is up to 20 years or up to 30 years for eligible systems | Green projects may be eligible for additional grants for principal forgiveness, if available

Application Process: Deadline/acceptance basis: May 1 annually for project priority list (PPL) | Full application process: Add new project plans to the PPL; receive notification as funds are available; negotiate milestones for completing the remaining steps in the application process | Loan closing dates occur on a quarterly schedule | Loan distribution is in the form of municipal bonds disbursed by the applicant's community.

Website: <https://www.michigan.gov/egle/regulatory-assistance/funding/fd/state-revolving-fund/dwsrf>

Contact Information: **Administrative Issues:** Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assistance, 517-284-5433, butlers2@michigan.gov
Technical Issues: Kris Philip–Chief of Community Drinking Water Unit Field Operations Section, Office of Drinking Water and Municipal Assistance, 517-284-6518, philipk@michigan.gov

MICHIGAN

Organization: Michigan Department of Environment, Great Lakes, and Energy (EGLE)

Program: Clean Water State Revolving Fund (CWSRF) (also known as the State Revolving Fund, or SRF)

Funds from the Michigan Department of Environment, Great Lakes, and Energy (EGLE) Clean Water State Revolving Fund (CWSRF) program may be used to assist with the construction of needed water-pollution control facilities. Acceptable uses of funding include municipal treatment facilities, collection systems, septage treatment facilities, stormwater treatment facilities, and non-point source pollution control. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Loans | Interest rates are below market rates; current rates can be found on CWSRF website | Loan term is up to 20 years or up to 30 years for eligible systems serving disadvantaged communities | Green projects may be eligible for additional grants for principal forgiveness, if available

Application Process: Deadline/acceptance basis: July 1 annually for project priority list (PPL) | Full application process: Add new project plans to the PPL; receive notification as funds are available; negotiate milestones for completing the remaining steps in the application process | Loan closing dates occur on a quarterly schedule | Loan distribution is in the form of municipal bonds disbursed by the applicant's community

Website: <https://www.michigan.gov/egle/regulatory-assistance/funding/fd/state-revolving-fund/cwsrf>

Contact Information: Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assistance, 517-284-5433, butlers2@michigan.gov

MICHIGAN

Organization: Michigan Department of Environment, Great Lakes, and Energy (EGLE)

Program: Strategic Water Quality Initiatives Fund (SWQIF)

Funds from the Michigan Department of Environment, Great Lakes, and Energy (EGLE) Strategic Water Quality Initiatives Fund (SWQIF) program may be used for design and construction of projects that intend to remove excessive infiltration from privately-owned sources flowing into municipal sanitary or combined sewers or replacement of privately-owned failing septic systems.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Loans | Interest rates are below market rates; current rates can be found on SWQIF website | Loan term is up to 20 years or up to 30 years for eligible systems serving disadvantaged communities | Green projects may be eligible for additional grants for principal forgiveness, if available

Application Process: Deadline/acceptance basis: July 1 annually for project priority list (PPL) | Full application process: Adding new project plans to the PPL; receive notification as funds are available; negotiate milestones for completing the remaining steps in the application process | Loan closing dates occur on a quarterly schedule | Loans distribution is in the form of municipal bonds disbursed by the applicant's community

Website: <https://www.michigan.gov/egle/regulatory-assistance/funding/fd/state-revolving-fund/forms-and-guidance/eligibility/swqif>

Contact Information: Sonya Butler– Chief of Revolving Loan Section, Office of Drinking Water and Municipal Assistance, 517-284-5433, butlers2@michigan.gov

MICHIGAN

Organization: Michigan Economic Development Corporation (MEDC)

Program: Community Development Block Grant (CDBG)

The Michigan Economic Development Corporation's (MEDC) Community Development Block Grant (CDBG) program provides funding for economic or community development projects. Activities eligible for funding include blight elimination, planning, and infrastructure improvements serving business development or downtown development.

Keywords: drinking water, wastewater, stormwater

Intended Applicant(s): Local government units | Population < 50,000 (typically) | Project must be listed on DWRP Project Priority List

Funding Det/Terms/Cap: Grants | Contact Community Assistance Team Specialist for details

Application Process: Deadline/acceptance basis: Year round | Multi-step application process: Submit project proposal; allow for review by Community Assistance Team Specialist | If proposal accepted: Submit application | Note: The application process typically takes 3 to 5 months, and no funds may be spent during that time

Website: <https://www.miplace.org/programs/community-development-block-grant/>

Contact Information: Contact the local Community Assistance Team Member from the chart provided here: <https://www.miplace.org/globalassets/media-documents/cateam-map.pdf>

MICHIGAN

Organization: Michigan Finance Authority (MFA)

Funds from the Michigan Finance Authority's (MFA) Small Community Planning Loan program may be used by municipalities on a short-term basis to fund planning activities related to a Drinking Water Revolving Fund (DWRF) loan project.

Keywords: drinking water

Intended Applicant(s): Municipalities with a population < 10,000

Funding Det/Terms/Cap: Loans | Maximum loan is \$100,000 | Interest rate is the same as EGLE DWRF | Loan term is 5 years | Disadvantaged communities can have a planning loan forgiven at time of DWRF loan award

Application Process: Application process: Check the appropriate box on the DWRF Project Plan Submittal Form to apply for Small Community Planning Loan; submit application

Website: <https://www.michigan.gov/treasury/finance/mfa>

Contact Information: Michigan Finance Authority, 517-335-0994, TreasMFA@michigan.gov

Minnesota Funding Programs



Finding Minnesota State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Minnesota Dept. of Health	Drinking Water Revolving Loan Fund	●		●					●	●	●	●	●	●	●	●	●	35
Minnesota Pollution Control Agency	Clean Water Revolving Fund	●			●	●			●	●	●	●	●	●	●	●	●	36
Minn. Dept. of Employment and Economic Development	Small Cities Development Program– Public Facility Grants		●	●	●				●	●	●	●	●				●	37
Minnesota Pollution Control Agency	Point Source Implementation Grants		●		●	●			●	●	●	●	●	●			●	38
Minnesota Pollution Control Agency	Small Community Wastewater Treatment Program– Technical Assistance and Construction Grants/Loans		●		●				●				●				●	39

MINNESOTA

Organization: Minnesota Department of Health (MDH), Minnesota Public Facilities Authority (PFA)

Program: Drinking Water Revolving Fund (DWRF)

Funds from the Minnesota Department of Health's (MDH) Drinking Water Revolving Fund (DWRF) program assist water suppliers with meeting the requirements of the Safe Drinking Water Act. Funds may be used to plan, design, and construct drinking water projects. Priority goes to projects that protect public health or provide an adequate water supply, or that benefit communities with financial need. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: drinking water

Intended Applicant(s): Public community, municipal or regional water systems, or nonprofit water systems such as retreat centers, day cares or schools

Funding Det/Terms/Cap: Loans | Interest rates are generally market rates minus 1.5%; rates vary quarterly | Loan term is up to 20 years or up to 30 years for eligible systems serving disadvantaged communities | Green projects may be eligible for additional grants for principal forgiveness, if available

Application Process: Deadline/acceptance basis: First Friday in May annually for adding project plans to the project priority list (PPL) and within 6 months after finalized Intended Use Plan (IUP) for application (last week in March, typically) | Full application process: Add new project plans to MDH's Drinking Water Revolving Loan Fund PPL by deadline | If MDH selects project for IUP based on priority ranking and available funding: Submit application to the Minnesota Public Facilities Authority (PFA) by deadline

Website: MDH: <https://www.health.state.mn.us/communities/environment/water/dwrf/index.html>
PFA: <https://mn.gov/deed/pfa/funds-programs/drinking-water.jsp>

Contact Information: Chad Kolstad– Drinking Water Revolving Fund Coordinator, 651-201-3972, chad.kolstad@state.mn.us

MINNESOTA

Organization: Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

Program: Clean Water Revolving Fund (CWRF)

The Minnesota Pollution Control Agency's (MPCA) Clean Water Revolving Fund (CWRF), also known as the Clean Water State Revolving Fund, provides financing that may be used to build or upgrade water pollution control facilities to comply the Clean Water Act discharge standards. Green infrastructure projects or projects to improve water or energy efficiency are encouraged.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Loans | Interest rates are generally market rates minus 1.5%; rates vary quarterly | Loan term is up to 20 years or up to 30 years for eligible systems serving disadvantaged communities | Green projects may be eligible for additional grants for principal forgiveness, if available

Application Process: Deadline/acceptance basis: Variable but usually early March for adding project plans to the project priority list (PPL) and within 6 months after finalized Intended Use Plan (IUP) for application (last week in March, typically) | Full application process: Add new project plans to the MPCA's Clean Water Revolving Fund's PPL by deadline | If MPCA selects project for IUP based on priority ranking and available funding: Submit application to the Minnesota Public Facilities Authority by deadline

Website: **MPCA:** <https://www.pca.state.mn.us/air-water-land-climate/clean-water-fund>
PFA: <https://mn.gov/deed/pfa/funds-programs/cleanwaterrevolvingfund.jsp>

Contact Information: Bill Dunn– Clean Water Revolving Fund Coordinator, 651-757-2324, bill.dunn@state.mn.us

MINNESOTA

Organization: Minnesota Department of Employment and Economic Development (DEED), Department of Housing & Urban Development (HUD)

Program: Small Cities Development Program (SCDP) – Public Facility Grants

Projects under the Minnesota Department of Employment and Economic Development' (DEED) Small Cities Development Program (SCDP)—Public Facilities Grants must eliminate slum and blight conditions, eliminate an urgent threat to public health or safety, or benefit people with low and moderate incomes. Funds may be used for drinking water or wastewater projects including collection systems, distribution systems, treatment plants, wells, and water towers.

Keywords: drinking water, wastewater

Intended Applicant(s): Cities with a population < 50,000, counties with a population < 200,000

Funding Det/Terms/Cap: Grants | Maximum grant is \$600,000 for a single purpose project or \$1.4 million for a comprehensive project | Proposed projects should be accomplishable within 30 months of funding

Application Process: Two-step application process: Submit preliminary proposal | If proposed project is deemed competitive for receiving funding: Submit application

Website: <https://mn.gov/deed/government/financial-assistance/community-funding/small-cities.jsp>

Contact Information: Contact your regional SCDP representative from the chart provided here: <https://mn.gov/deed/pfa/contact/>

MINNESOTA

Organization: Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

Program: Point Source Implementation Grants (PSIG)

The Minnesota Pollution Control Agency's (MPCA) Point Source Implementation Grant (PSIG) program provides funding, under Minnesota Statute § 446A.073, to assist with the cost of water infrastructure projects. Funds must be used to help meet discharge standards set by the Clean Water Act, reduce phosphorus or nitrogen discharge, or meet other MPCA discharge limits.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments

Funding Det/Terms/Cap: Grants | Maximum grant is \$3 million | Provides up to 50% of eligible project costs | Funds may be used with Clean Water Revolving Fund (CWRP) loans

Application Process: Two-step application process: Listed project plans on the MPCA's project priority list (PPL); submit application

Website: MPCA: <https://www.pca.state.mn.us/business-with-us/wastewater-and-stormwater-financial-assistance>
PFA: <https://mn.gov/deed/pfa/funds-programs/point-source-grants.jsp>

Contact Information: MPCA: Bill Dunn, 651-757-2324, bill.dunn@state.mn.us
PFA: Contact your regional PFA Loan Officer from the chart provided here: <https://mn.gov/deed/pfa/contact/>

MINNESOTA

Organization: Minnesota Pollution Control Agency (MPCA), Minnesota Public Facilities Authority (PFA)

Program: Technical Assistance and Construction Grants/Loans

The Minnesota Pollution Control Agency's (MPCA) Technical Assistance Grants, part of the Small Community Wastewater Treatment Program, provides funds to help communities replace non-compliant individual or community subsurface septic systems. New systems will be publicly owned, operated, and maintained. Grants may be used to conduct site evaluations and prepare feasibility reports.

Keywords: wastewater

Intended Applicant(s): Small communities

Funding Det/Terms/Cap: Grants | Maximum grant is \$20,000 plus \$1,000/household, not to exceed \$60,000 | Funds may be used with a Small Community Wastewater Treatment Program Construction Loan (see page 56)

Application Process: Two-step application process: List project plans on the MPCA's project priority list (PPL); submit application

Website: **MPCA:** <https://www.pca.state.mn.us/business-with-us/wastewater-and-stormwater-financial-assistance>
PFA: <https://mn.gov/deed/pfa/funds-programs/smallcommunitywastewatertreatmentprogram.jsp>

Contact Information: **MPCA:** Bill Dunn, 651-757-2324, bill.dunn@state.mn.us
PFA: Contact your regional PFA Loan Officer from the chart provided here: <https://mn.gov/deed/pfa/contact/>

Ohio Funding Programs



Finding Ohio State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Ohio Environmental Protection Agency	Drinking Water Assistance Fund & Water Supply Revolving Loan Account	●		●					●	●	●	●	●	●	●	●	●	42
Ohio Environmental Protection Agency	Water Pollution Control Loan Fund	●			●				●	●	●	●	●	●	●	●	●	43
Ohio Water Development Authority	Fresh Water Loan Program	●		●	●	●			●	●	●	●	●				●	43
Ohio Water Development Authority	Fresh Water Loan Program – Community Assistance Rate	●		●	●	●			●	●	●	●	●				●	44
Ohio Water Development Authority	Village Capital Improvement	●							●	●			●					44
Ohio Water Development Authority	Alternative Storm Water Loan Program	●							●	●	●	●	●					45
Ohio Water Development Authority	Solid Waste Program	●							●	●	●	●	●	●			●	45
Ohio Public Works Commission	State Capital Improvement Program	●	●	●	●	●	●					●	●	●			●	46
Ohio Public Works Commission	Small Government Program	●	●	●	●	●			●	●	●	●	●				●	46
Ohio Environmental Protection Agency	Interest Rate Discount: Green Project Reserve Discount	●			●	●						●	●	●		●	●	47

OHIO

Organization: Ohio Environmental Protection Agency (EPA) and Ohio Water Development Authority (OWDA)

Program: Drinking Water Assistance Fund (DWAF) & Water Supply Revolving Loan Account (WSRLA)

The Ohio Environmental Protection Agency (EPA) and the Ohio Water Development Authority offer the Drinking Water Assistance Fund (DWAF) & Water Supply Revolving Loan Account (WSRLA) for eligible applicants. The fund has a priority project ranking that emphasizes public health, meeting SDWA requirements, and economic affordability. Funding from this program can be used for the scope of services approved before a planning loan, the facilities plans approved before a design loan, and the design plans approved before a construction loan.

Keywords: drinking water

Intended Applicant(s): Standard system; small system (population < 10,000)

Funding Det/Terms/Cap: Loans | Interest rates are based on term of loan, size of service area, and affordability needs of water-system uses; current rates can be found on WSRLA website | Interest rate discount available for small-system (population < 10,000) loans that receive priority points for affordability | Loan term is up to 20 years (long-term) with interest rates established monthly for both a standard rate and a small system rate; or loan term is up to 5 years (short-term) with interest rates established monthly | Disadvantaged Community Loan Program is available for those who qualify: Tier 1 has principal forgiveness of up to 40% and the remainder of the loan at 0% interest for up to 30 years, Tier 2 has principal forgiveness up to 30%, and Tier 3 has principal forgiveness up to 20%.

Application Process: Deadline/acceptance basis: March 1 annually for nomination form and July annually for priority list | Loans are made at the monthly OWDA board meetings on last Thursday of every month

Website: WSRLA - <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wsrla>

Contact Information: Susan Schell, 614-644-2752

OHIO

Organization: Ohio Environmental Protection Agency (EPA) and Ohio Water Development Authority (OWDA)

Program: Water Pollution Control Loan Fund (WPCLF)

Through the Ohio Environmental Protection Agency's (EPA) and the Ohio Water Development Authority's (OWDA) Water Pollution Control Loan Fund (WPCLF), the state provides financial and technical assistance for planning, design, and construction of a wide variety of projects that protect or improve the quality of Ohio's water resources.

Keywords: wastewater, storm water, non-point source

Intended Applicant(s): Public or private applicants | Standard community, small community, or hardship community

Funding Det/Terms/Cap: Loans | Interest rate is the rate for which the applicant would qualify (see website for specific rates) — Standard rate for loan term of 20 years, Small community rate for a population < 5,000, or Hardship community rate for a service population < 2,500 with an MHI of \$48,750 or less OR a population of 2,500 – 10,000 with an MHI of \$44,425 or less | Loan term for planning and design is up to 5 years

Application Process: Deadline/acceptance basis: August 31 annually for nomination and three months before projected loan award date for application

Website: <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/wpclf>

Contact Information: Office of Environmental and Financial Assistance Customer Support Staff, 614-644-2798

OHIO

Organization: Ohio Water Development Authority (OWDA)

Program: Fresh Water Loan Program

The Ohio Water Development Authority's (OWDA) Fresh Water Loan Program provides financial assistance for planning/design and/or construction of drinking water, wastewater, and storm water projects.

Keywords: drinking water, wastewater, storm water

Intended Applicant(s): Population < 5000 or residential users < 2000

Funding Det/Terms/Cap: Loans | Maximum/minimum loan is not limited | Interest rate is based on Municipal Market Monitor (MMD) | Interest rate discount of up to 1% possible | Loan term for planning is a 5-year balloon and for construction is between 5 and 30 years

Application Process: Deadline/acceptance basis: March 1 annually for nomination

Website: https://www.owda.org/docs/documents/1040/Fresh_Water_Loan_Program_Guidelines_2024.10.02.pdf

Contact Information: Ken Heigel—Chief Program Officer, 614-466-5822 | Kim Killian—Loan Analyst, 614-466-5822

OHIO

Organization: Ohio Water Development Authority (OWDA)

Program: Fresh Water Loan Program – Community Assistance Rate

The Ohio Water Development Authority's (OWDA) Fresh Water Loan Program – Community Assistance Rate helps small communities to maintain affordable water and sewer rates by providing reduced rate loans.

Keywords: drinking water, wastewater, storm water

Intended Applicant(s): Population < 5000 or residential users < 2000

Funding Det/Terms/Cap: Loans | Maximum loan is \$3,000,000 for all project costs | Interest rate is based on MMD AA index less 2.2% | Loan term is variable, 5 to 30 years

Application Process: Deadline/acceptance basis: March 1 annually for nomination

Website: https://www.owda.org/docs/document_selector/upload/Fresh%20Water%20Program-%20Community%20Assistance%20Rates.pdf

Contact Information: Ken Heigel–Chief Program Officer, 614-466-5822 | Kim Killian–Loan Analyst, 614-466-5822

OHIO

Organization: Ohio Water Development Authority (OWDA)

Program: Village Capital Improvement

The Ohio Water Development Authority's (OWDA) Village Capital Improvement program provides loans for water and waste water projects. The program funds planning up to \$25,000 and design up to \$50,000.

Keywords: drinking water, wastewater, storm water

Intended Applicant(s): Incorporated village with population > 500 with MHI below \$37,134 or population < 500 with no MHI limit

Funding Det/Terms/Cap: Loans | Interest rate is 0% for 3 years, 2.2% for remaining 7 years if not repaid sooner | Loan term is up to 10 years

Application Process: Deadline/acceptance basis: 60 days prior to board meetings on last Thursday of January, April, July, and October

Website: https://www.owda.org/docs/document_selector/upload/Village%20Capital%20Improvement%20Program.pdf

Contact Information: Ken Heigel–Chief Program Officer, 614-466-5822 | Kim Killian–Loan Analyst, 614-466-5822

OHIO**Organization:** Ohio Water Development Authority (OWDA)**Program:** Alternative Storm Water Loan Program

The Ohio Water Development Authority's (OWDA) Alternative Storm Water Loan Program provides funding for storm water management projects that promote economic development by reducing runoff, pollutant loads, and erosion. Project examples include bioretention, bioswales, permeable pavement, and vegetated roofs (green infrastructure).

Keywords: Storm water**Intended Applicant(s):** Local government agencies**Funding Det/Terms/Cap:** Loans | Maximum/minimum loan depends on funds available | Interest rate is treasury rate at time of approval | Loan term for all project-related costs is up to 10 years**Application Process:** Application process: Meet with Ohio Department of Development (ODOD) prior to application; submit application to DSA**Website:** [https://www.owda.org/owda-doc/Summary%20List/Alternative%20Stormwater Jan%202016.pdf](https://www.owda.org/owda-doc/Summary%20List/Alternative%20Stormwater%20Jan%202016.pdf)**Contact Information:** Ken Heigel–Chief Program Officer, 614-466-5822 | Kim Killian–Loan Analyst, 614-466-5822**OHIO****Organization:** Ohio Water Development Authority (OWDA)**Program:** Solid Waste Program

The Ohio Water Development Authority's (OWDA) Solid Waste Program funds planning, engineering, and construction of facilities to reduce and dispose of solid waste. Project examples include recycling, composting, transfer stations, landfills, and incinerators.

Keywords: Solid Waste**Intended Applicant(s):** Local government agencies and Solid Waste Districts**Funding Det/Terms/Cap:** Loans | Maximum/minimum loan is not limited | Interest rate is based on Bond Buyer 20 Bond Index + 100 basis points | Loan term for planning and/or design is 5 years and for construction is up to 30 years or facility's useful life**Application Process:** Deadline/acceptance basis: 15th of each month for application**Website:** <https://epa.ohio.gov/divisions-and-offices/materials-and-waste-management/solid-waste-management-planning>**Contact Information:** Ken Heigel–Chief Program Officer, 614-466-5822 | Kim Killian–Loan Analyst, 614-466-5822

OHIO

Organization: Ohio Public Works Commission (OPWC)

Program: State Capital Improvement Program (SCIP)

The Ohio Public Works Commission (OPWC) State Capital Improvement Program (SCIP) provides funding for repair/replacement projects and for new/expanded infrastructure.

Keywords: Water, wastewater, storm water, solid waste

Intended Applicant(s): Counties, cities, villages, townships, water and sanitary districts

Funding Det/Terms/Cap: Grants and Loans | Maximum/minimum loan is not limited | Grant funding for repair/replacement projects is up to 90%, grant funding for new/expanded infrastructure projects is up to 50% | Combination grant/loan is possible for larger projects loans | Interest rate is 0-3% per District recommendation | Loan term is up to 30 years or project's useful life

Application Process: Submit separate application for loan assistance to pay interest on non-OPWC loans for the construction period of the project | Note: Submitting for a combination of grants and loans can be acquired through the same application process

Website: <https://publicworks.ohio.gov/programs/infrastucture/scip-ltip/01-scip-ltip>

Contact Information: Linda Bailiff, 614-644-1823

OHIO

Organization: Ohio Public Works Commission (OPWC)

Program: Small Government Program

The Ohio Public Works Commission (OPWC) program provides grant and loan funding. This program provides a "second chance" for eligible communities not funded at the District level. The Small Government Program has an annual allocation of \$17.5 million.

Keywords: drinking water, wastewater

Intended Applicant(s): Villages and townships with population < 5000 in unincorporated areas

Funding Det/Terms/Cap:

Application Process:

Website: <https://publicworks.ohio.gov/programs/infrastucture/government/03-small-government>

Contact Information: Linda Bailiff, 614-644-1823

OHIO

Organization: Ohio Environmental Protection Agency (EPA)

Program: Interest Rate Discount: Green Project Reserve (GPR) Discount

The Ohio Environmental Protection Agency (EPA) will offer a discount for projects that implement green project reserve (GPR) benefits to water quality and the environment. The four GPR categories in the Federal guidance include 1) green infrastructure; 2) water efficiency; 3) energy efficiency; and 4) environmentally innovative. A GPR discount on Water Pollution Control Loan Fund (WPCLF) monies will be available project that fall within the four GPR categories.

Keywords: Green infrastructure

Intended Applicant(s): WPCLF-eligible construction loans with a 20-year term, or qualifying CSO projects with a 30-year term that include green components

Funding Det/Terms/Cap: Interest rate discount on entire loan amount of 0.1% for projects that include a green component of at least \$250,000, and the green component is 25% or more of the project construction cost | Interest rate discounts on WPCLF construction funding may be combined, but total interest rate for the construction loan will not be less than 0.2%

Application Process: Deadline/acceptance basis: August 30 annually for WPCLF | List project plan on project priority list (PPL) before deadline

Website: <https://epa.ohio.gov/divisions-and-offices/environmental-financial-assistance/financial-assistance/interest-rates>

Contact Information: Office of Environmental and Financial Assistance, 614-644-2798

Wisconsin Funding Programs



Finding Wisconsin State Funding Programs...

Organization	Program	Loan	Grant	Type of System				Use of Funding					Who Can Apply				Other Funding can be combined with other programs	Page Number
				Drinking Water	Wastewater	Stormwater	Solid Waste	Training	Planning	Design	Construction	Combined (P/D/C)	Communities	Regional Systems	Non-Profits	Private Systems		
Wisconsin Dept. of Natural Resources	Environmental Improvement Fund– Clean Water Fund Program	●			●	●			●	●	●	●	●	●	●	●	●	50
Wisconsin Dept. of Natural Resources	Environmental Improvement Fund– Safe Drinking Water Loan Program	●		●					●	●	●	●	●				●	51
Wisconsin Board of Commissioners of Public Lands	Loan Program	●		●	●	●	●		●	●	●	●	●				●	52
Wisconsin Economic Development Corporation	Community Development Investment Grant		●	●	●	●			●	●	●	●	●				●	52

Organization: Wisconsin Department of Natural Resources (DNR)

Program: Environmental Improvement Fund (EIF) – Clean Water Fund Program (CWFP)

The Wisconsin Department of Natural Resources' (DNR) Environmental Improvement Fund (EIF) – Clean Water Fund Program (CWFP) provides financial assistance for wastewater treatment facilities and urban stormwater runoff projects. Projects may include maintenance of permit compliance and development of new sewer systems that eliminate groundwater contamination or threats to public health and safety.

Keywords: wastewater, stormwater

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Loans | Interest rates are below market rates and rates vary quarterly; current rates can be found on CWFP website | Interest rate subsidy offered by Small Loan Program for projects up to \$2 million | Interest rate subsidies also available for low income/high user cost communities and for non-traditional treatment facility alternatives

Application Process: Deadline/acceptance basis: October 31 for Intent to Apply (ITA) and Priority Evaluation and Ranking Formula (PERF), and July 1-June 30 of subsequent fiscal year for application | Full application process: List project on project priority list (PPL); submit ITA and PERF by deadline; submit complete loan application by deadline

Website: <https://dnr.wisconsin.gov/aid/EIF.html>
<https://dnr.wisconsin.gov/sites/default/files/topic/Aid/loans/pubs/CF0039.pdf>

Contact Information: Patrick Kirsop, 608-266-2747, patrick.kirsop@wisconsin.gov

WISCONSIN

Organization: Wisconsin Department of Natural Resources (DNR)

Program: Environmental Improvement Fund (EIF) – Safe Drinking Water Loan Program (SDWLP)

The Wisconsin Department of Natural Resources' (DNR) Environmental Improvement Fund (EIF) – Safe Drinking Water Loan Program (SDWLP) provides financial assistance to public water systems to build, upgrade, or replace drinking water infrastructure in order to provide adequate water, protect public health, and address federal and state drinking water requirements.

Keywords: drinking water

Intended Applicant(s): Local governments, municipalities, school districts

Funding Det/Terms/Cap: Loans | Interest rates are below market rates and rates vary quarterly; current rates can be found on SDWLP website | Interest rate subsidy for low to moderate income communities with population < 10,000

Application Process: Deadline/acceptance basis: October 31 for Intent to Apply (ITA) and Priority Evaluation and Ranking Formula (PERF), and July 1-June 30 of subsequent fiscal year for application | Full application process: List project on project priority list (PPL); submit ITA and PERF by deadline; submit complete loan application by deadline

Website: <https://dnr.wisconsin.gov/aid/EIF.html>
<https://dnr.wisconsin.gov/sites/default/files/topic/Aid/loans/pubs/CF0038.pdf>

Contact Information: Mary E. Wagner, 608-267-7475, marye.wagner@wisconsin.gov

WISCONSIN

Organization: Wisconsin Board of Commissioners of Public Lands (BCPL)

Program: Loan Program

The Wisconsin Board of Commissioners of Public Lands' (BCPL) Loan Program provides a trust fund loan for any public purpose project, such as local infrastructure projects like drinking water and wastewater facilities or distribution and collection systems. Funds may be used for planning, design, development, construction and expansion. Interest earned is distributed annually to fund public school library materials in Wisconsin. Over \$1.15 billion in loans have been disbursed through this program in the past 10 years.

Keywords: drinking water, wastewater, stormwater, solid waste

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Loans | Interest rate is fixed rate and is competitive with bond market | Loan term is up to 20 years; no prepayment penalty | No application fee

Application Process: Deadline/acceptance basis: Year round on rolling basis | Submit application requests for projects only for those that are certain to take place | Award of municipal loans are usually 30-45 days from application date

Website: <https://bcpl.wisconsin.gov/Pages/LoanProgram-HomePage.aspx>

Contact Information: Richard Sneider– Chief Investment Officer, 608-261-8001, richard.sneider@wisconsin.gov

WISCONSIN

Organization: Wisconsin Economic Development Corporation (WEDC)

Program: Community Development Investment Grant

The Wisconsin Economic Development Corporation's (WEDC) Community Development Investment Grant program provides funding for shovel ready infrastructure projects that will support economic competitiveness. Projects must demonstrate anticipated increase in job opportunities, property values, or investment by local/private partners. Grant emphasis is on downtown and community-driven efforts.

Keywords: drinking water, wastewater, stormwater

Intended Applicant(s): Local governments, municipalities

Funding Det/Terms/Cap: Grants | Maximum grant is \$250,000, 25% of eligible project costs; at least 50% of funds are reserved for communities with a population < 50,000 | Matching funds: Requires a 3:1 minimum match investment

Application Process: Deadline/acceptance basis: Ongoing | Submit application to the regional development director

Website: <https://wedc.org/programs-and-resources/community-development-investment-grant>

Contact Information: Barb LaMue– Vice President Business and Community Development, 608-210-6760, barb.lamue@wedc.org
Contact your regional development director from the chart provided here: <https://wedc.org/in-side-wedc/contact-us/#regional>