

Indiana Environmental Infrastructure Working Group (EIWG)

**Drinking Water, Wastewater, and Stormwater
Funding and Technical Assistance Matrix**

Updated: May 13, 2020

Funding/Technical Assistance Type	State Revolving Loan Fund (SRF) Loan Program Drinking Water	State Revolving Loan Fund (SRF) Loan Program Wastewater	Rural Development (RD)	Rural Development Predevelopment Planning Grants (PPG)	SEARCH Grants
	Low-interest (90% of the AAA open market) loans, 20-year term, interest rates adjusted quarterly, term may be up to 35 years for pipe projects	Low-interest (90% of the AAA open market) loans, 20-year term, interest rates adjusted quarterly, term may be up to 35 years for pipe projects	Grants up to 75% of project cost, loans with 40 year term; Interest rates adjusted quarterly	Grants for up to \$30,000 or 75% of project costs, whichever is less; 25% match required	Grants for up to 100% of cost of planning or up to \$30,000 7CFR Part 1774
Administered by	Indiana Finance Authority Drinking Water: Staci Orr Gardner (317) 232-8623	Indiana Finance Authority Wastewater: Shelley Love (317) 232-4396	US Dept. of Agriculture Rochelle Owen (317) 295- 5767	US Dept. of Agriculture Rochelle Owen (317) 295- 5767	US Dept. of Agriculture Rochelle Owen (317) 295- 5767
Who qualifies	Incorporated cities, towns, counties, regional water/sewer districts, and conservancy districts may apply for assistance from the DWSRF. Publicly-owned and privately-owned community water systems, and non-profit, non-community water systems may apply for assistance from the DWSRF only.	Incorporated cities, towns, counties, regional sewer/water districts, and conservancy districts may apply for assistance from the CWSR.	Rural areas/towns with population <10,000 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Lower income areas qualify for more grant assistance.	Rural areas/towns with population <10,000 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Must be qualified for the "poverty" bracket: 80% of the statewide nonmetro MHI.	Rural areas/towns with population <2,500 including municipalities, counties, special-purpose districts, and not-for-profit corporations. Must be qualified for the "poverty" bracket: 80% of the statewide nonmetro MHI.
Funding to be used for	Planning/design/construction for drinking water source, treatment, storage, and distribution projects; Reduction in interest rate if project incorporates a green infrastructure component.	Planning/design/construction of POTW for the purpose of a water quality benefit; Reduction in interest rate if solving a non-point source problem or incorporating a green infrastructure component in the project	Developing water, waste disposal and stormwater systems in rural areas	Water and wastewater infrastructure planning	Water and wastewater infrastructure planning Special Evaluation Assistance for Rural Communities and Households Program (SEARCH)
Application process	Participant must submit application and Preliminary Engineering Report (PER) for SRF approval. Project must be designed, permitted and bid prior to closing on the loan. Recent audit and financial information due prior to loan close. Construction is completed and Participant repays the loans according to terms.	Participant submits application, and Preliminary Engineering Report (PER) for SRF approval. . Project must be designed, permitted and bid prior to closing on the loan. Recent audit and financial information due prior to loan close. Construction is completed and Participant repays the loans according to terms.	Contact local RD representative to arrange meeting. Requires up-front engineering study, environmental review	Contact local RD representative to arrange meeting	Contact local RD representative to arrange meeting
Priority given to	Projects based on the level of impact on public health and water quality, project readiness, and fund availability. Drinking water projects that address public health issues in communities with financial need are prioritized..	According to level of impact on public health and water quality, project readiness, and fund availability. Wastewater project will receive scoring points based on project need, water quality benefits, Brownfield Re-Use, and Financial Capability. Additional points can be added for green projects.	Lower population, lower income areas; amount of other financial assistance; existence of health threat or natural disaster; under agreed orders	Systems with limited resources; smallest systems with lowest incomes; funds availability	Systems with limited resources; smallest systems with lowest incomes; funds availability
Source of funding	Grants from EPA are leveraged in bond market to generate SRF loan proceeds. Authorized by 1987 Clean Water Quality Act and 1996 Safe Drinking Water Act.	Grants from EPA are leveraged in bond market to generate SRF loan proceeds. Authorized by 1987 Clean Water Quality Act and 1996 Safe Drinking Water Act	Consolidated Farm and Rural Development Act	Consolidated Farm and Rural Development Act water and wastewater	Consolidated Farm and Rural Development Act water and wastewater

Funding/Technical Assistance Type	Wastewater/Drinking Water Program (WDW)	CDBG Planning Grant (PL)	Public Works & Economic Adjustment Grants	RCAP-RLF revolving loan program	Flood Control Revolving Fund
	Grants up to \$700,000, minimum 20% local match	Grants up to \$50,000, minimum 10% local match	Grants for up to 50% of project costs, 80% if severely distressed, 20-50% match required	Loans up to \$500,000; up to a 15-year term. 3.5%-5.9%	Loans up to \$250,000 2.0% rate for 1 to 5 year loan terms 2.5% rate for 5+ to 10 year loan terms
Administered by	IN Office of Community and Rural Affairs Eric Ogle 317-775-4667	IN Office of Community and Rural Affairs Eric Ogle 317-775-4667	Economic Development Administration Kyle Darton 312-789-9752	Holly Baker, Senior Loan Officer PH: 479.443.2700, Ext. 114 Holly.Baker@communitiesU.org	Indiana Finance Authority Shelley Love (317) 232-4396
Who qualifies	Non-entitlement cities, towns or counties. Must either benefit areas at least 51%+ low- to moderate income OR eliminate slum or blight, cost per beneficiary may not exceed \$5,000	Non-entitlement cities, towns or counties. Must either benefit areas at least 51%+ low- to moderate income OR eliminate slum or blight, cost per beneficiary may not exceed \$5,000	Counties, cities, towns, special purpose units of government (public sewer districts, sometimes townships and economic development corporations), non-profits, and colleges and universities.	Nonprofit corporations or local government entities if they: serve a significant number of low-income customers; are rural communities of less than 20,000; can repay the loan with system revenues or provide evidence of permanent take-out financing; and are willing to accept no-cost technical assistance	Political subdivisions including cities, towns, counties and regional water, sewer, waste, sanitary and conservancy districts
Funding to be used for	Projects that contribute to long-term community planning and development. Wastewater or drinking water projects that serve a low- to-moderate income population. Often requires income survey to determine low-income eligibility.	Planning activities for projects that will prevent/eliminate slums or blight, or projects that serve a low to moderate income population. Planning activities must be completed within 12 months. Often requires income survey to determine low-income eligibility.	Projects that will lead to job creation, retention and private sector investment in distressed communities including road, water and wastewater projects.	Meet compliance requirements for public drinking water and wastewater regulations; Improve public health and system security; extend service to new customers or improve service; create opportunities for economic development; and conduct pre-development activities that allow systems to qualify for longer-term financing	The Flood Control Program may include the following: removal of obstructions and accumulated debris from channels of streams; clearing and straightening of stream channels; creating of new and enlarged stream channels; building or repairing dikes, levees, or other flood protective works; construction of bank protection works for streams; establishment of floodways; and conducting all other activities that are permitted by the federal Flood Control Act and federal Clean Water Act
Application process	Entity holds hearings, prepares proposal, submits an application by deadline, and obtains OCRA approval, then undertakes project. Requires completed engineering study, environmental review, etc.	Entity submits application. Application is then evaluated and scored. Applications can be submitted each month and will be notified of approval by the end of the following month. Monthly application deadline.	Grant funds provided after award on a reimbursement basis. Applications accepted on a rolling basis (applicants may apply at any time); preliminary application reviews are available.	For application, email info@communitiesU.org OR call 479-443-2700 ext. 114	Applications are due January 15th of each calendar year. The IFA will review and prioritize the applications for funding for that calendar year. Applicants will be notified upon review. Selected Applicants will have one (1) year from the date of project approval to complete a financing with the Flood Loan Program.
Priority given to	Projects that are reviewed comprehensively and will address the problems at hand, projects where the grant money will strongly impact the overall project, projects with community commitment and that will be completed within 18 months.	Projects that will address the problem at hand, grant money will strongly impact the overall project, projects with community commitment. Distressed communities	Economically distressed communities (based on per capita Income level and unemployment rates)	Projects concerning predevelopment or short-term small capital improvements projects for economically disadvantaged communities.	Project priority ranking will be based on the need of the applicant for a proposed flood control program as the need is related to the needs of other applicants. Emergency relief from actual or threatened flood damage may be considered regardless of priority rankings.
Source of funding	Community Development Block Grant Program (CDBG) via U.S. Department of Housing and Urban Development (HUD)	Community Development Block Grant Program (CDBG) via U.S. Department of Housing and Urban Development (HUD)	Federal appropriation	Rural Utilities Service-USDA Community Resource Group, Inc. (CRG)	Flood Control Revolving Fund IC 14-28-5

Funding/Technical Assistance Type	Rural Economic Development Loan and Grant Program	Section 219 Environmental Infrastructure	NRWA Revolving Loan Fund
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	Competition for loan and grant; funding is national	US Army Corps of Engineers program	Low-interest loan up to \$100,000 or 75% of the total project cost whichever is less
Administered by	US Dept. of Agriculture Rochelle Owen (317) 295- 5767	US Army Corps of Engineers Brandon Brummett (502) 315-6883	National Rural Water Association Gloria York (580) 251-9082 nrwarwlf@nrwa.org
Who qualifies	Electric Cooperatives who can support community projects; up to \$1million loan, 10 year term, up to \$250,000 grant,; any combination of either	Local, County, and State Government and other governmental non-Federal agencies	Public entities, including municipalities, counties, special purpose districts, Native American Tribes and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.
Funding to be used for	Community infrastructure necessary for economic development and job creation.	Water resource related environmental infrastructure and resource protection and development projects.	Pre-development costs associated with proposed water-wastewater systems and the short term costs incurred for replacement equipment, small scale extension of services or other small capital projects that are not a part of your regular operations and maintenance.
Application process	Contact local RD representative to arrange meeting	All projects must be specifically authorized by Congress with follow-on appropriations. Authority for funding: Section 219 of the 1992 Water Resources Development Act, as amended. Sites not listed under existing authority will require congressional authorization prior to any work beginning.	Fill out two page application found at www.nrwa.org and email to nrwarlf@nrwa.org or mail to: NRWA-RLF, 2915 S. 13 th , Duncan, OK 73533 Or Call Alliance of Indiana Rural Water (317) 789-4200
Priority given to	Loans given to communities of under 50,000 population. Grants can be given to any rural community that isn't located within an urbanized area.	All projects must be specifically authorized by Congress with follow-on appropriations.	Loans given to communities of under 10,000 population.
Source of funding	USDA Rural Development; Federal Appropriation	Congressional Appropriation Projects are funded 75% Federal' 25% non-Federal	USDA Rural Development

Funding/Technical Assistance Type	Construction Financing (Interim Loan Program)	Equipment Financing (HELP Program)	Short Term Project Financing (Community Funding Resource)
	Low-interest loan (bond anticipation note) to cover costs for construction, to be taken out by long-term financing (bond, federal award, etc.).	Capital leasing of wide variety of assets, from vehicles and machinery to computers and technology	Loan financing up to 10 year term
Administered by	Indiana Bond Bank Brian Carman Program Development Director 317-233-0090	Indiana Bond Bank Brian Carman Program Development Director 317-233-0090	Indiana Bond Bank Brian Carman Program Development Director 317-233-0090
Who qualifies	Any local unit of government. Must have take-out funding obligated or otherwise secured	Any local unit of government. Securing financing through IBB's HELP Program automatically eliminates a community's legal requirement to bid out financing.	Any local unit of government.
Funding to be used for	Construction	Any piece of "essential equipment". Communities are encouraged not to try to self-determine "essentiality". Submit any requests for determination. For example, IBB has seen playground equipment and turf fields meet essentiality test.	Long-term project financing
Application process	1. Complete a Notice of Intent to Participate available at: http://inbondbank.com/interim-loan-program/ 2. IBB issues these loans on a once-a-month basis, to achieve efficiency through pooling	Complete an application at: http://inbondbank.com/help-program/	Complete an application at: http://inbondbank.com/cfr/
Priority given to	N/A. No set funding limitation Communities receiving long-term financing through USDA-RD's WEP program automatically qualify for Interim Financing Loan, and no additional underwriting is required. Communities with non-USDA-RD long-term funding must demonstrate long-term funding secured.	N/A	N/A
Source of funding	Indiana Bond Bank	Indiana Bond Bank facilitating competitive bidding through Indiana banks	Indiana Bond Bank

Funding/Technical Assistance Type	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services	Technical Assistance Services
	Rural Community Assistance Program of Indiana		Indiana Department of Environmental Management	Alliance of Indiana Rural Water	Indiana Section American Water Works Association
Administered by	Indiana RCAP Vicki Perry 1-800-382-9895 www.in-rcap.org	Indiana State Dept of Health Mike Mettler (317) 233-7183 Contact the agency representative for additional information	Wastewater Bridget Murphy, 317/234-2579 Drinking water Lucio Ternieden, 317/234-7461	Alliance of Indiana Rural Water Connie Stevens , Executive Director 317-789-4200	Indiana Section American Water Works Association Odetta Cadwell, Executive Director 866-213-2796 (toll free)
Who qualifies	Rural communities under 10,000 seeking solutions to water or wastewater issues	N/A	N/A	Rural communities under 10,000 seeking solutions to water or wastewater issues	Indiana water and wastewater utilities of all sizes
Funding to be used for	Technical assistance includes: project planning, funding application assistance, rate studies, board training, wellhead protection plans, leak detection, energy audits, emergency response plans, vulnerability assessments & USDA reports.	N/A	N/A	Free onsite technical assistance includes: leak locates, water audits, lab assistance, ERP and vulnerability assessments, CCRs, board training, compliance issues, operational matters.	Technical assistance on operational, managerial, or compliance issues for Indiana water and wastewater utilities of all sizes..
Application process	No application. Call for free technical assistance.	N/A	N/A	No application. Call Alliance of Indiana Rural Water for free technical assistance. (317) 789-4200	No application required. Call 866-213-2796 (toll free)
Priority given to	Populations under 3,000	N/A	N/A	N/A	N/A
Source of funding	RCAP services paid for by grants from USHHS, USEPA, & USDA	N/A	N/A	Alliance of Indiana Rural Water	Indiana Section American Water Works Association