

Michigan Water and Wastewater Funding Sources Compiled by the Environmental Finance Center Network, Fall 2024  
Provided Coutesty of Great Lakes Community Action Partnership/RCAP

Courtesy of Great Lakes Community Action	Program (key words)	Purpose or Use of Funds	How to Apply	Website	Contact
Michigan Department of Environment, Great Lakes, and Energy	Drinking Water State Revolving Fund (DWSRF) (water)	This program assists water suppliers in satisfying the requirements of the Safe Drinking Water Act by offering low interest loans to eligible water suppliers. Both carry-over and new funding will be made available to subsidize Green Projects, which should have components that address green infrastructure, water or energy efficiency improvements, or other environmentally innovative activities.	The Intent to Apply (ITA) form is accepting submissions for fiscal year 2026. The form must be submitted by November 1, 2024.	<a href="https://www.michigan.gov/deq/0,4561,7-135-3307_3515_3517--,00.html">https://www.michigan.gov/deq/0,4561,7-135-3307_3515_3517--,00.html</a>	Izabel Hartman HARTMANI@michigan.gov EGLE-WIFFS@Michigan.gov 517-284-5433 Regional Contacts: <a href="https://www.michigan.gov/egle//media/Project/Websites/egle/Documents/Funding/CWSRF/SR-F-Project-Managers-Contact-Information.pdf?rev=c2213ed6d3ad4216b08d56450d15017c&amp;hash=06EEC4B4F6C3BA1E08752A8AA5EA3CCD">https://www.michigan.gov/egle//media/Project/Websites/egle/Documents/Funding/CWSRF/SR-F-Project-Managers-Contact-Information.pdf?rev=c2213ed6d3ad4216b08d56450d15017c&amp;hash=06EEC4B4F6C3BA1E08752A8AA5EA3CCD</a>
	Clean Water State Revolving Fund (CWSRF) (wastewater)	This is a low interest loan financing program that assists qualified local municipalities with the construction of needed water pollution control facilities. The Green Project Reserve is for projects with components that address green infrastructure, water or energy efficiency improvements, or other environmentally innovative activities.		<a href="https://www.michiga.gov/deq/0,1607,7-135-3307_3515_4143--,00.html">https://www.michiga.gov/deq/0,1607,7-135-3307_3515_4143--,00.html</a>	
	Strategic Water Quality Initiatives Fund (SWQIF) (wastewater)	This is a low interest revolving loan program that allows qualified municipalities to access financing for the construction of needed water pollution control facilities that cannot qualify for SRF assistance. Two types of projects can be financed under the SWQIF, the on site upgrade-replacement of septic systems and the removal of ground water or storm water from sewer leads.			
Michigan Economic Development Corporation	Community Development Block Grant (CDBG) (water, wastewater, hard infrastructure)	The U.S. Department of Housing and Urban Development allocates Community Development Block Grant (CDBG) funding to the State of Michigan, through the Michigan Strategic Fund (MSF) with assistance from the Michigan Economic Development Corporation, for further distribution to eligible Units of General Local Government (UGLGs) to carry out MSF- approved activities. CDBG program funds are used to provide grants and loans to UGLGs, usually with populations under 50,000, in support of economic or community development projects.	Contact your Community Assistance Team Specialist or Business Development Manager for initial review and evaluation of a project	<a href="https://www.miplace.org/programs/community-development-block-grant/">https://www.miplace.org/programs/community-development-block-grant/</a>	Christine Whitz whitzc@michigan.org 517-574-2553
	Revolving Loan Funds (water, wastewater)	The Revolving Loan Fund (RLF) portion of Michigan's CDBG Program has a specific focus: lending to small businesses that are unable to secure competitive financing traditionally, but will meet a national objective of the CDBG Program.	In order to receive consideration for RLF loan approval, initial contact should be made with the appropriate local or regional fund managers (contact information is located on the website).	<a href="https://www.michiganbusiness.org/services/access-capital/debt-funjdng-programs/">https://www.michiganbusiness.org/services/access-capital/debt-funjdng-programs/</a>  Fact Sheet and Contacts: <a href="https://www.michiganbusiness.org/4a8183/globalassets/documents/reports/fact-sheets/cdbg-revolving-loan-fund.pdf">https://www.michiganbusiness.org/4a8183/globalassets/documents/reports/fact-sheets/cdbg-revolving-loan-fund.pdf</a>	In order to receive consideration for RLF loan approval, initial contact should be made with the appropriate local or regional fund managers listed on the PDF. For more information, contact the MEDC customer contact center at 888.522.0103 or visit our website at <a href="http://www.michiganbusiness.org">www.michiganbusiness.org</a> .
Michigan Department of Environmental Quality (DEQ)	Michigan Clean Water Act (CWA) Section 319 Nonpoint Source Management Grant	Clean Water Act Section (CWA) 319 Grants provide funding to implement nonpoint source activities identified in DEQ-approved watershed management plans. Implementation activities must address specific sources of nonpoint source pollution identified by Michigan's Nonpoint Source Program Plan.	Request for proposals (RFP) is announced with a deadline for application. Eligible applicants can contact DEQ Nonpoint Source staff for grant application assistance. Prior to application, locally developed watershed management plans should be submitted to the DEQ for review and approval.	<a href="https://www.michigan.gov/egle/regulatory-assistance/grants-and-financing/federal-clean-water-act-section-319">https://www.michigan.gov/egle/regulatory-assistance/grants-and-financing/federal-clean-water-act-section-319</a>	Robert Sweet sweetr@michigan.gov (517) 512-9765  Michigan Department of Environmental Quality (DEQ) EGLE-Assist@Michigan.gov PO Box 30473 Lansing, MI, 48909
Michigan Department of Health and Human Services	Michigan Low Income Household Energy Assistance Program (LIHEAP)	The Low Income Home Energy Assistance Program (LIHEAP) helps keep families safe and healthy through initiatives that assist families with energy costs. We provide federally funded assistance in managing costs associated with home energy bills, energy crises, weatherization and energy-related minor home repairs. LIHEAP benefits target households with low incomes and that have the highest home water burdens, meaning they pay the greatest proportion (amount) of their income towards their home energy services.	The application is provided on the webpage.	<a href="https://www.michigan.gov/mdhhs/inside-mdhhs/reports-stats/plans-regs/plans-regs/low-income-home-energy-assistance-program-liheap-state-plans">https://www.michigan.gov/mdhhs/inside-mdhhs/reports-stats/plans-regs/plans-regs/low-income-home-energy-assistance-program-liheap-state-plans</a>	Julie McLaughlin mclaughlinj@michigan.gov (517) 897-3699  State of Michigan Department of Health and Human Services  333 S. Grand Avenue P.O. Box 30195 Lansing, MI, 48909

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Michigan Department of Natural Resources (DNR)	Michigan Waterways Program Grants	The Michigan Waterways Program Grants provide funding for engineering studies and infrastructure improvements for local governments, and educational facilities in Michigan.	Michigan grant-in-aid harbors and public boating access sites managed by local units of government (city, village, township and county) and state colleges and universities are eligible to apply. An approved Harbor/Marina Facilities 5-Year Recreation Plan, the last three years of harbor traffic and the last three years of financial summaries for the harbor are to be submitted. Large projects require a completed preliminary engineering study and permit approval prior to grant consideration.	<a href="https://www.michigan.gov/dnr/buy-and-apply/grants/rec/waterways">https://www.michigan.gov/dnr/buy-and-apply/grants/rec/waterways</a>	Curt Wemple WempleC1@Michigan.gov (517) 284-6122  Michigan Department of Natural Resources (DNR) DNR-Grants@michigan.gov  3580 State Park Dr Bay City, MI, 48706
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.	<a href="https://www.rcac.org/lending-2/environmental-loans/">https://www.rcac.org/lending-2/environmental-loans/</a>	Karen Fligger Water Infrastructure Finance and Innovation Act Program 202-564-2992 fligger.karen@epa.gov, wifia@e pa.gov
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: <a href="http://www.rd.usda.gov/pro grams-services/rd-apply">http://www.rd.usda.gov/pro grams-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mi">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mi</a>	Community Programs Staff 517-324-5156 sm.rd.mi.cp@usda.gov USDA RD State Office 3001 Coolidge Rd. Suite 200 East Lansing, MI 48823 517-324-5100 Ext. 4   Fax 855-813-7741 Brandon Fewins State Director Public Information Coordinator Alec Lloyd 517-324-5204
	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 the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/mi">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/mi</a>	
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/mi">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/mi</a>	
USDA Rural Development	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.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: <a href="http://www.rd.usda.gov/pro grams-services/rd-apply">http://www.rd.usda.gov/pro grams-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-housholds/mi">http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-housholds/mi</a>	Community Programs Staff 517-324-5156 sm.rd.mi.cp@usda.gov USDA RD State Office 3001 Coolidge Rd. Suite 200 East Lansing, MI 48823 517-324-5100 Ext. 4   Fax 855-813-7741 Brandon Fewins State Director Public Information Coordinator Alec Lloyd 517-324-5204
	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.		<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/mi">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/mi</a>	
	Water and Waste Disposal Revolving Fund (water, wastewater)	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.	<a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/mi">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/mi</a>	
	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 on a rolling basis and can be sent via mail. Contact your local state office to apply.	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/mi">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/mi</a>	

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U.S. Department of Agriculture (USDA) - Rural Development (RD)	Michigan Emergency Community Water Assistance Grants	The Emergency Community Water Assistance 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.	Application for this program are accepted year round online at ( <a href="https://www.rd.usda.gov/programs-services/rd-apply">https://www.rd.usda.gov/programs-services/rd-apply</a> ) or through your local RD office ( <a href="https://www.rd.usda.gov/mi">https://www.rd.usda.gov/mi</a> ).	<a href="https://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/MI">https://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/MI</a>	sm.mi.rd.cp@usda.gov (517) 324-5156  U.S. Department of Agriculture (USDA) Rural Development (RD)  3001 Coolidge Rd. Suite 200 East Lansing, MI, 48823
U.S. Department of Agriculture (USDA) - Rural Development (RD)	Michigan Community Facilities Direct Loan & Grant Program	The Community Facilities Direct Loan and Grant program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial, or business undertakings.	Applications for the funds are located on the "To Apply" tab at ( <a href="https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/mi#to-apply">https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/mi#to-apply</a> ). For assistance with completing the application, contact your state program specialist which you can find here ( <a href="https://www.rd.usda.gov/mi">https://www.rd.usda.gov/mi</a> ).	<a href="https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/MI">https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/MI</a>	Alec Lloyd alec.lloyd@mi.usda.gov (517) 324-5156  U.S. Department of Agriculture (USDA) Rural Development (RD) mi.rd.cp@usda.gov  3001 Coolidge Road Suite 200 East Lansing, MI, 48823
U.S. Department of Agriculture (USDA) - Rural Development (RD)	Michigan Special Evaluation Assistance for Rural Communities and Households (SEARCH)	The Special Evaluation Assistance for Rural Communities and Households (SEARCH) program helps very small, financially distressed rural communities with predevelopment feasibility studies, design and technical assistance on proposed water and waste disposal projects.	Use "To Apply" tab on the main website to see all of the necessary information.	<a href="https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/MI">https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/MI</a>	sm.mi.rd.cp@usda.gov (517) 324-5156  U.S. Department of Agriculture (USDA) Rural Development (RD) Main Number: (517) 324-5100 Ext. 4  3001 Coolidge Road Suite 200 East Lansing, MI, 48823
U.S. Department of Agriculture (USDA) - Rural Development (RD)	Michigan Water & Waste Disposal Loan & Grant Program	This program provides funding for clean and reliable drinking water systems, sanitary sewage disposal, sanitary solid waste disposal, and storm water drainage to households and businesses in eligible rural areas.	Application for this program are accepted year round online at ( <a href="https://www.rd.usda.gov/programs-services/rd-apply">https://www.rd.usda.gov/programs-services/rd-apply</a> ) or through your local RD office ( <a href="https://www.rd.usda.gov/mi">https://www.rd.usda.gov/mi</a> ).	<a href="https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mi">https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/mi</a>	Alec Lloyd alec.lloyd@usda.epa (517) 324-5156  U.S. Department of Agriculture (USDA) Rural Development (RD) rd.mi.cp@usda.gov  3001 Coolidge Road Suite 200 East Lansing, MI, 48823
U.S. Department of Agriculture (USDA) - Rural Development (RD)	Michigan Solid Waste Management Grants	The Solid Waste Management (SWM) grant program reduces or eliminates pollution of water resources by providing funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites.	Download the 2024 SWM Application Guide that is available online. Applications for this program are accepted annually and can be filed through (Grants.gov) from October 1 - December 31. Contact your local RD office for more information ( <a href="https://www.rd.usda.gov/mi">https://www.rd.usda.gov/mi</a> ).	<a href="https://www.rd.usda.gov/programs-services/solid-waste-management-grants/MI">https://www.rd.usda.gov/programs-services/solid-waste-management-grants/MI</a>	(517) 324-5156  U.S. Department of Agriculture (USDA) Rural Development (RD) rd.mi.cp@usda.gov  3001 Coolidge Road Suite 200 East Lansing, MI, 48823
U.S. Department of Agriculture (USDA)	Michigan Rural Decentralized Water Systems Grant Program	This program provides grant funding to qualified nonprofits, including tribally owned nonprofits, to create a revolving loan fund or to award sub-grants to homeowners for supporting access to individually owned water and wastewater services in eligible rural areas. The fund may be used to construct, refurbish, or service individually owned household water well and decentralized wastewater systems.	Applications must be filed electronically using (Grants.gov) when the program application period is open. The FY2025 program application period is January 1 - March 3. View the FY25 grant opportunity here: ( <a href="https://grants.gov/search-results-detail/357913">https://grants.gov/search-results-detail/357913</a> ).	<a href="https://www.rd.usda.gov/programs-services/water-environmental-programs/rural-decentralized-water-systems-grant-program/mi">https://www.rd.usda.gov/programs-services/water-environmental-programs/rural-decentralized-water-systems-grant-program/mi</a>	sm.mi.rd.cp@usda.gov (517) 324-5156  U.S. Department of Agriculture Water-RD@usda.gov  3001 Coolidge Road Suite 200 East Lansing, MI, 48823
Economic Development Administration, Department of Commerce	Public Works Program	This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	<a href="https://www.eda.gov/funding/programs/public-works">https://www.eda.gov/funding/programs/public-works</a>	Lee J. Shirey Economic Development Representative Phone:(312) 720-0076 lshirey@eda.gov
	Economic Adjustment Assistance Program (water, sewer)	This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.		<a href="https://www.eda.gov/funding/programs/economic-adjustment-assistance">https://www.eda.gov/funding/programs/economic-adjustment-assistance</a>	

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National Rural Water Association	NRWA Revolving Loan Fund (water, wastewater)	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/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	2915 S. 13th St., Duncan, OK 73533 Ph. 580.252.0629 Fax 580.255.4476 nrwarwlf@nrwa.org
CoBank	Rural Water and Wastewater Lending (water, wastewater)	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 financing for system upgrades, and lines of credit.	Applications are accepted continuously. Send inquiries to <a href="mailto:water@cobank.com">water@cobank.com</a>	<a href="https://www.cobank.com/corporate/industry/water">https://www.cobank.com/corporate/industry/water</a>	Julia McCusker <a href="mailto:jmccusker@cobank.com">jmccusker@cobank.com</a> 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	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.	<a href="https://fundingnaturebasedsolutions.nwf.org/programs/environmental-infrastructure-program-ei/#:~:text=Through%20the%20Environmental%20Infrastructure%20Program,municipalities%2C%20counties%2C%20and%20states.">https://fundingnaturebasedsolutions.nwf.org/programs/environmental-infrastructure-program-ei/#:~:text=Through%20the%20Environmental%20Infrastructure%20Program,municipalities%2C%20counties%2C%20and%20states.</a>	Environmental Infrastructure Program (EI): Nicole Comisky Environmental Infrastructure Program Manager (202) 227-0465 <a href="mailto:Nicole.Comisky@usace.army.mil">Nicole.Comisky@usace.army.mil</a>
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) (small business)	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: <a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	<a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	For regional contact information, use the 'Find a CDC near you' feature on the provided website.
Small Business Administration (SBA)	7(a) Loan Guarantee (small business)	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	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	<a href="https://www.sba.gov/funding-programs/loans/7a-loans">https://www.sba.gov/funding-programs/loans/7a-loans</a>	SBA District Offices ( <a href="https://www.sba.gov/about-sba/sba-locations/sba-district-offices">https://www.sba.gov/about-sba/sba-locations/sba-district-offices</a> ) can provide you with in-person, online, or telephone assistance.  SBA's network of Resource Partners ( <a href="https://www.sba.gov/local-">https://www.sba.gov/local-</a>
	Community Advantage Pilot (small business)	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.	<a href="https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs">https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs</a>	SBA encourages lenders to request support from their local Export Finance Managers ( <a href="https://www.sba.gov/local-assistance/export-trade-assistance/export-finance-managers">https://www.sba.gov/local-assistance/export-trade-assistance/export-finance-managers</a> ) for individual transactions (including domestic transactions) as needed.
	Microloan Program (small business)	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to Intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit <a href="http://www.sba.gov/mi">www.sba.gov/mi</a>	<a href="https://www.sba.gov/funding-programs/loans/micro-loans">https://www.sba.gov/funding-programs/loans/micro-loans</a>	For regional contact information, use the 'Contact an Intermediary' feature on the provided website.
Ayrshire Foundation	Ayrshire Foundation: Grant	The Ayrshire Foundation provides grants to 501(c)(3) nonprofit organizations that embrace people, infrastructure, values, practices and policies for organizational success. The Foundation has focused its funding in five areas: Opportunities for Youth; Science and the Environment; Healthcare; Services for the Elderly and Disabled; and Community Culture. Preference is given to organizations located in Southern California and Petoskey/Harbor Springs, Michigan. However, the Foundation welcomes inquiries from other locations.	Applications are submitted online and are reviewed at semi-annual board meetings. Applications are due by March 15 for consideration during the April meeting, and September 15 for consideration during the October meeting. Application instructions are available at ( <a href="http://ayrshirefoundation.org/apply-for-a-grant/overview/">http://ayrshirefoundation.org/apply-for-a-grant/overview/</a> ) and the application form can be found here: ( <a href="https://ayrshirefoundation.org/apply-for-a-grant/application/">https://ayrshirefoundation.org/apply-for-a-grant/application/</a> ).	<a href="https://ayrshirefoundation.org/">https://ayrshirefoundation.org/</a>	(626) 683-8367 <a href="mailto:info@ayrshirefoundation.org">info@ayrshirefoundation.org</a>  301 East Colorado Boulevard Suite 840 Pasadena, CA, 91101-1917
Charles Stewart Mott Foundation	Charles Stewart Mott Foundation: Flint Area Grants	The Charles Stewart Mott Foundation has helped people and organizations work together to support and strengthen the Flint, Michigan community for more than 95 years. The foundation has continued to help Flint recover and rise from its water crisis and the COVID-19 pandemic and their local grantmaking is helping the community respond to its immediate needs, reinvigorate and build upon the very real progress that was underway before the dual crises occurred, and position itself to meet the tough challenges and embrace the promising opportunities that lie ahead. Applicants must be located in Flint or Genesee County, Michigan.	Funding for unsolicited requests is very limited. Potential applicants submit a Letter of Inquiry (LOI). Application instructions are available at ( <a href="https://www.mott.org/work/grantseekers/">https://www.mott.org/work/grantseekers/</a> )	<a href="https://www.mott.org/">https://www.mott.org/</a>	(810) 238-5651  Charles Stewart Mott Foundation Go to this website to contact the organization ( <a href="https://www.mott.org/contact/">https://www.mott.org/contact/</a> )  503 South Saginaw Street Suite 1200 Flint, MI, 48502
Chi Ishobak, Inc.	Chi Ishobak	Chi Ishobak, Inc. serves the citizens of the Pokagon Band of Potawatomi Indians, a federally recognized Indian tribe located in Michigan and Indiana. Chi Ishobak provides economically disadvantaged tribal citizens with access to affordable capital for the purposes of business loans and individual financial development.	Prior to beginning an application, candidates are required to first establish an account, which is accessible under each specific loan type.	<a href="https://chiishobak.org/">https://chiishobak.org/</a>	Sean Winters <a href="mailto:sean.winters@chiishobak.org">sean.winters@chiishobak.org</a> (269) 783-4157  Chi Ishobak, Inc. <a href="mailto:info@chiishobak.org">info@chiishobak.org</a>  27043 Potawatomi Trail Dowagiac, MI, 49047

Organization	Program (key words)	Purpose or Use of Funds	How to Apply	Website	Contact
Great Lakes Community Action Partnership (GLCAP)	Household Water Well Program	The Great Lakes Community Action Partnership (GLCAP) Household Water Well Assistance program provides low-interest financing for home owners for well repair or construction.	The program provides low-interest loans of up to \$11,000 for rural homeowners who need water well improvements, in-home water treatment, and septic systems. Loans carry a 1 percent interest rate. Maturity may not exceed 20 years and depends on the borrower's repayment ability. Borrowers will be responsible for associated loan costs such as recording and other fees. Loans are available for residents with a household income at or below the following limits: Illinois \$52,972; Indiana \$44,613; Michigan \$45,413; Ohio 4\$45,090; Wisconsin \$49,001.	<a href="https://www.glcap.org/programs/home-repair-needs/private-well-assistance/">https://www.glcap.org/programs/home-repair-needs/private-well-assistance/</a>	Valerie Van Fleet vjvanfleet@glcap.org (419) 333-6074  Fill out the contact form ( <a href="https://www.glcap.org/contact/">https://www.glcap.org/contact/</a> )  127 S. Front Street P.O. Box 590 Fremont, OH, 43420
Lake Superior Community Development Corporation	Lake Superior Community Development Funds	Lake Superior CDC is a Native CDFI created in 2008 to serve the Keweenaw Bay Indian Community in rural Upper Michigan with training and low-interest loan funds for home improvements, and small businesses in Michigan. LSDC offers VA, FHA, and conventional home loans.	To get started, fill out the contact form on the following webpage: ( <a href="https://www.lakesuperiorcdc.com/contact-3">https://www.lakesuperiorcdc.com/contact-3</a> ).	<a href="https://www.lakesuperiorcdc.com/">https://www.lakesuperiorcdc.com/</a>	Contact form: ( <a href="https://www.lakesuperiorcdc.com/contact-3">https://www.lakesuperiorcdc.com/contact-3</a> ) (906) 524-5445  Lake Superior Community Development Corporation lakesuperiorcdc@gmail.com  1 North Front Street L'Anse, MI, 49946
Northern Initiatives (NI)	Northern Initiatives Business Loans (CDFI)	Northern Initiatives (NI) is a community development financial institution (CDFI) that provides loans and business services to small business owners and entrepreneurs who create jobs and enable the communities of Michigan and parts of neighboring Wisconsin to thrive.	Fill out the loan inquiry on the following webpage to get started: ( <a href="https://northerninitiatives.org/loan-inquiry/">https://northerninitiatives.org/loan-inquiry/</a> ).	<a href="https://northerninitiatives.org/">https://northerninitiatives.org/</a>	Colleen Duflo cduflo@northerninitiatives.org (906) 228-5571  Northern Initiatives (NI) info@northerninitiatives.org  101 W Washington Street Suite 9 Marquette, MI, 49855
One Detroit Credit Union	One Detroit Credit Union Loans	One Detroit Credit Union is a financial institution based in Detroit, Michigan that offers a range of banking services to its members. It is a member-owned cooperative that aims to provide affordable and accessible financial services to the community. The credit union offers savings and checking accounts, loans, credit cards, and other financial products to help individuals and families achieve their financial goals.	Use the following webpage to apply for a loan: ( <a href="https://app.consumer.meridianlink.com/apply.aspx?enc=Kw21Wblm1yxpjJabdoZaD_Ka8B00Sq9DI_IGrVGgGm_mo2uaxVdo7Bvz1LMmiKe5Qr68B-Sg2K7VTVybhXOXPA">https://app.consumer.meridianlink.com/apply.aspx?enc=Kw21Wblm1yxpjJabdoZaD_Ka8B00Sq9DI_IGrVGgGm_mo2uaxVdo7Bvz1LMmiKe5Qr68B-Sg2K7VTVybhXOXPA</a> ).	<a href="https://www.onedetroitcu.org/">https://www.onedetroitcu.org/</a>	Hank Hubbard (313) 965-8640  One Detroit Credit Union  P.O. Box 32584 Detroit, MI, 48232-0584
Opportunity Resource Fund	Opportunity Resource Fund Loan Programs	Opportunity Resource Fund (OppFund) serves the entire state of Michigan providing affordable and flexible capital to foster social and economic justice. OppFund provides loans for small businesses, homeownership endeavors, and multi-family and mixed-use developments with a strong focus on serving low- and moderate-income areas and a preference for working with minority and female borrowers.	To access small business application information, visit: ( <a href="https://oppfund.org/small-business-loans/">https://oppfund.org/small-business-loans/</a> ). For real estate development loan information, go to: ( <a href="https://oppfund.org/real-estate-development-loans/">https://oppfund.org/real-estate-development-loans/</a> ). For homeownership mortgage information, click here: ( <a href="https://oppfund.org/fresh-opportunity-mortgages/">https://oppfund.org/fresh-opportunity-mortgages/</a> ).	<a href="https://oppfund.org/">https://oppfund.org/</a>	Carlton Shelton cshelton@oppfund.org (517) 372-6001  Opportunity Resource Fund Contact form: ( <a href="https://oppfund.org/contact/">https://oppfund.org/contact/</a> )  330 Marshall Street Suite 105 Lansing, MI, 48912
The Herbert H. and Grace A. Dow Foundation	The Herbert H. and Grace A. Dow Foundation	The Foundation offers support in the form of grants exclusively to non-profit organizations or government entities in the State of Michigan. Their funding prioritizes religious, charitable, scientific, literary, or educational projects for the public good.	Qualified Michigan organizations interested in applying for funding should submit a Letter of Interest (LOI) form on via this link: ( <a href="http://hbgadowfdn.org/grants/">http://hbgadowfdn.org/grants/</a> ).	<a href="http://hbgadowfdn.org/">http://hbgadowfdn.org/</a>	Ivy Braden (989) 631-3699  The Herbert H. and Grace A. Dow Foundation info@hbgadowfdn.org  1018 West Main Street Midland, MI, 48640
U.S. Federal Emergency Management Agency (FEMA)	Michigan Hazard Mitigation Grant Program (HMGP)	The purpose of the Hazard Mitigation Grant Program (HMGP) is to help communities implement hazard mitigation measures following a Presidential Major Disaster Declaration. Hazard mitigation is any action taken to reduce or eliminate long term risk to people and property from natural hazards. Mitigation planning is a key process used to breaking the cycle of disaster damage, reconstruction, and repeated damage.	Information on how to apply for hazard mitigation assistance can be found here: ( <a href="https://www.fema.gov/grants/mitigation/learn/hazard-mitigation#apply">https://www.fema.gov/grants/mitigation/learn/hazard-mitigation#apply</a> ).	<a href="https://www.michigan.gov/msp/divisions/emhsd/grant-programs/hma/hazard-mitigation-assistance">https://www.michigan.gov/msp/divisions/emhsd/grant-programs/hma/hazard-mitigation-assistance</a>	Matt Schnepf schnepfm1@michigan.gov (517) 284-3950  Michigan State Police, Emergency Management and Homeland Security Division (MSP/EMHSD)  PO Box 30634 Lansing, MI, 48909
Venture North	Venture North Affordable Loans	Venture North is a community development financial institution (CDFI) that provides loans and resources to small businesses and entrepreneurs in Northwest Lower Michigan. The mission of Venture North is to support the region's economic growth and community development efforts by providing funding options, offering technical assistance, and building connections for viable businesses in low- and moderate-income communities.	To start a loan application, complete the form provided on the following webpage: ( <a href="https://www.venturenorthfunding.org/intake-form">https://www.venturenorthfunding.org/intake-form</a> ).	<a href="https://www.venturenorthfunding.org/">https://www.venturenorthfunding.org/</a>	Laura Galbraith (231) 995-7115  Venture North info@venturenorthfunding.org  202 East Grandview Parkway Suite 202 Traverse City, MI, 49684