Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Indiana Finance Authority	State Revolving Loan Fund (SRF) Loan Program Drinking Water	✓	✓		Source intake structures and wells; Treatment plant facilities; Water storage facilities; Transmission and distribution mains, including water line extensions to existing unserved properties with water quality issues.	The loan application and approval process can be found on their website.	https://www.in.gov/ifa/srf/drinking-water/	Jenn Pence Clean Water and Drinking Water Program Manager 100 N. Senate Ave., Rm. 1275 Indianapolis, IN 46204 (317) 232-4396 jpence@ifa.in.gov
	State Revolving Loan Fund (SRF) Loan Program Wastewater	✓	✓		Political subdivisions (cities, towns and counties), regional sewer/water districts and conservancy districts are eligible to apply for wastewater SRF project financing. Eligible projects include: Treatment plant improvements and upgrades; Sewer line extensions to existing unsewered properties; Combined sewer overflow corrections; and Infiltration/inflow projects.	The loan application and approval process can be found on their website.	https://www.in.gov/ifa/srf/wastewater/	
	Flood Control	✓	✓		The Indiana Finance Authority received transfer of this program in 2016 from the Department of Natural Resources. In keeping with financing environmental projects that provide a benefit to communities who may have few financial options, this program will help communities with flooding problems. This program is a state funded and state run program with no ties to EPA funding. This program is administered by the SRF Loan Program.	The loan application and approval process can be found on their website.	https://www.in.gov/ifa/srf/flood-control/	Camille Meiners, P. E. Director of Technical Review cmeiners@ifa.in.gov 100 N. Senate Ave., Rm. 1275 Indianapolis, IN 46204 (317) 234-3661

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
US Department of Agriculture	Rural Development (RD)	✓	✓		Developing water, waste disposal and stormwater systems in rural areas	To apply for Water & Environmental Grant and Loan funding, visit RD (https://www.rd.usda.gov/programs-services/rd-apply) Apply, our newly developed, online application system.	https://www.rd.usda.gov/programs-services/business-programs/rural-cooperative-development-grant-program/in	Anthony Kirkland, Business Program Director anthony.kirkland@usda.gov (260) 244-6266 Ext. 114
	Rural Development Predevelopment Planning Grants (PPG)	✓	✓		Water and wastewater infrastructure planning	To apply for Water & Environmental Grant and Loan funding, visit RD (https://www.rd.usda.gov/programs-services/rd-apply) Apply, our newly developed, online application system.	https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-predevelopment-planning-grants/in	Rochelle Owen Community Programs Director rochelle.owen@usda.gov (317) 295-5767 Krueger Pfister Community Program Specialist krueger.pfister@usda.gov (317) 295-5794
Indiana Office of Community and Rural Affairs	Wastewater/Drinking Water Program (WDW)	✓	✓		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.	Entity holds hearings, prepares proposal, submits an application by deadline, and obtains OCRA approval, then undertakes project. Requires completed engineering study, environmental review, etc.	https://www.in.gov/ocra/cdbg/wastewater-and-drinking-water-program/	Use the Indiana Community Liaisons List here: https://www.in.gov/ocra/newsroom/community-liaisons/
Indiana Office of Community and Rural Affairs	CDBG Planning Grant (PL)	✓	✓		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.	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.	https://www.in.gov/ocra/cdbg/	Use the Indiana Community Liaisons List here: https://www.in.gov/ocra/newsroom/community-liaisons/

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
U.S. Economic Development Administration, Department of Commerce	Public Works Program *(water, sewer)*	✓	✓		This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, to create or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov. Applications will be accepted on an ongoing basis.	https://www.eda.gov/funding/programs/public-works	Darrin Fleener Economic Development Representative Phone:(312) 405-8521 dfleener@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.		https://www.eda.gov/funding/programs/economic-adjustment-assistance	
Rural Community Assistance Partnership (RCAP)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans *(water, wastewater)*	✓	✓		RCAC provides loans to finance water and waste water projects. RCAC loans can be made for feasibility studies, pre-development costs and construction prior to receipt of state or federal funding. RCAC can also make long term loans (no dollar limit).	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	http://www.rcac.org/lending/environmental-loans/	To speak to a loan officer in your area please call 1-855-979-7322
National Rural Water Association	NRWA Rural Water Loan Fund (RWLF) *(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 and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	2915 S. 13th St., Duncan, OK 73533 Ph. 580.252.0629 Fax 580.255.4476 nrwarwlf@nrwa.org

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Water and Waste Loan and Grant Program *(water, sewer, solid waste, storm water)*	✓	✓		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 with populations less than 10,000, as well as Tribal lands in rural areas. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Please speak to your local program specialist before attempting to fill out any forms or applications. This will save you time in completing your application.	https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-grant-program/in	Indiana State Office 5975 Lakeside Boulevard Indianapolis, IN 46278 Rochelle Owen Community Programs Director rochelle.owen@usda.gov (317) 295-5767 Krueger Pfister Community Program Specialist krueger.pfister@usda.gov (317) 295-5794 Or Select the Contact tab to see a list or regional contacts throughout the state.
	Water and Wastewater 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. Maximum loan per borrower is $200,000. Maximum term is 10 years		https://www.rd.usda.gov/programs-services/water-environmental-programs/revolving-funds-financing-water-and-wastewater/in	
	Water and Waste Disposal Predevelopment Planning Grants *(water , wastewater)*	✓	✓		This program assists low-income communities and Federally recognized tribes with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. Maximum of $30,000 or 75 percent of the predevelopment planning costs.		https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-predevelopment-planning-grants/in	
	Emergency Community Water Assistance Grants *(water)*	✓	✓		This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water. The following events qualify as an emergency: Drought or flood, Earthquake, Tornado or hurricane, Disease outbreak, Chemical spill, leak, or seepage, and Other disasters NOTE: A federal disaster declaration is not required.		https://www.rd.usda.gov/programs-services/water-environmental-programs/emergency-community-water-assistance-grants/in	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) *(water, wastewater)*	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. Rural areas with a population of 2,500 or less. A maximum of $30,000 is available.		https://www.rd.usda.gov/programs-services/water-environmental-programs/search-special-evaluation-assistance-rural-communities-and-households/in	

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Rural Decentralized Water Systems Grant *(water)*		✓		This program helps qualified nonprofits and tribes create a revolving loan fund to increase access to clean, reliable water for households in eligible rural areas. Rural areas and towns with populations of 50,000 or less, and Tribal lands in rural areas	Please speak to your local program specialist before attempting to fill out any forms or applications. This will save you time in completing your application.	https://www.rd.usda.gov/programs-services/water-environmental-programs/rural-decentralized-water-systems-grant-program/in	Indiana State Office 5975 Lakeside Boulevard Indianapolis, IN 46278 Rochelle Owen Community Programs Director rochelle.owen@usda.gov (317) 295-5767 Krueger Pfister Community Program Specialist krueger.pfister@usda.gov (317) 295-5794 Or Select the Contact tab to see a list or regional contacts throughout the state.
	Water and Waste Disposal Technical Assistance and Training (TAT) Grants *(water , wastewater)*		✓		This program helps qualified, private nonprofits provide technical assistance and training to identify and evaluate solutions to water and waste problems; helps applicants prepare applications for water and waste disposal loans/grants; and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas. Rural areas and towns with populations of 10,000 or less, and Tribal lands in rural areas		https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-technical-assistance-training-grants/in	
	Water and Waste Disposal Guaranteed Loan Program *(water, sewer, solid waste, storm water)*	✓	✓		This program helps private lenders provide affordable financing to qualified borrowers to improve access to clean, reliable water and waste disposal systems for households and businesses in 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. Rural Areas with populations less than 50,000.		https://www.rd.usda.gov/programs-services/water-environmental-programs/water-waste-disposal-loan-guarantees/in	
	Solid Waste Management (SWM) Grants *(wastewater)*	✓	✓		This 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. Governments, nonprofits, federally recognized tribes, and academic institutions may apply. Rural areas and towns with a population of 10,000 or less, with Special consideration for projects serving an area with fewer than 5,500 or fewer than 2,500 people, regional, multi-state or national areas; or lower-income populations.	FY 2024 Technical Assistance and Training and Solid Waste Management Grant Programs Application Guide https://www.rd.usda.gov/media/file/download/fy24-swm-program-application-guide-10032023.pdf	https://www.rd.usda.gov/programs-services/water-environmental-programs/solid-waste-management-grants/in	

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	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.	Please speak to your local program specialist before attempting to fill out any forms or applications. This will save you time in completing your application.	https://www.rd.usda.gov/programs-services/business-programs/business-industry-loan-guarantees-6	Anthony Kirkland Business Program Director anthony.kirkland@usda.gov (260) 244-6266 x114 Bradley Rissler Business Program Specialist bradley.rissler@usda.gov (317) 295-5780 Sherry Hardaway Business Program Technician sherry.hardaway@usda.gov (317) 295-5766