Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Wisconsin Department of Natural Resources (DNR)	Environmental Improvement Fund (EIF) - Safe Drinking Water Loan (SDWLP) *(water)*	✓			The Safe Drinking Water Loan Program (SDWLP) provides financial assistance to public water systems to build, upgrade, or replace water supply infrastructure to protect public health and address federal and state safe drinking water requirements.	Once your project is on the Project Priority List (PPL), you may apply for funding for that state fiscal year. Refer to the documents in the 'How To Apply' section of their website for more information on the application process.	http://dnr.wi.gov/aid/eif.html	Matt Marcum Supervisor of CleanWater Fund / Safe Drinking Water Loan Programs 608-575-8825 MatthewR.Marcum@wisconsin.gov or Becky Scott Supervisor of CleanWater Fund / Safe Drinking Water Loan Programs 608-513-9351 Rebecca.Scott@wisconsin.gov
	Environmental Improvement Fund (EIF) - Clean Water Fund (CWFP) *(water, wastewater)*	✓			The Clean Water Fund Program (CWFP) provides financial assistance to municipalities for wastewater treatment facilities and urban storm water runoff projects. The Small Loan Program provides interest rate subsidy on State Trust Fund loans for wastewater and storm water projects with a total cost of less than $2,000,000. The Pilot Projects Program provides funding for non-traditional wastewater treatment alternatives.		http://dnr.wi.gov/aid/eif.html	
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is $5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.rcac.org/lending-2/environmental-loans/	Karen Fligger Water Infrastructure Finance and Innovation Act Program 202-564-2992 fligger.karen@epa.gov, wifia@epa.gov

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants *(water, sewer)*	✓	✓		The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/wi	Rural Community Programs 5417 Clem's Way Stevens Point, WI 54482 Phone: 715-345-7635 E-mail: wi.rd.cp.so@usda.gov Refer to the regional specific contact map: https://www.rd.usda.gov/sites/default/files/WI_RD_CommunityPrograms_Contacts_NEW.pdf
	Water and Waste Disposal Guaranteed Loan Program *(water, sewer)*	✓	✓		The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving 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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/wi	
	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.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/wi	
	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.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/wi	
	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.		http://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/wi	

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
USDA Rural Development	Community Facilities Direct Loan and Grant	✓	✓		This program provides affordable funding to develop essential community facilities in rural areas. Funds can be used to purchase, construct, and/or improve essential community facilities, purchase equipment and pay related project expenses.	Contact the Rural Development program specialist in your state to discuss the project.	https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/wi	Rural Community Programs 5417 Clem's Way Stevens Point, WI 54482 Phone: 715-345-7635 E-mail: wi.rd.cp.so@usda.gov Refer to the regional specific contact map: https://www.rd.usda.gov/sites/default/files/WI_RD_CommunityPrograms_Contacts_NEW.pdf
	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.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/wi	
	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.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/wi	Rural Business & Cooperative Programs 5417 Clem's Way Stevens Point, WI 54482 Phone: 715-345-7646 E-mail: wi-rd-bcp-so@usda.gov
Wisconsin Department of Administration	Community Development Block Grant (CDBG) Program *(water, sewer)*	✓			These funds help support infrastructure and facility projects for communities. Some examples of eligible projects include improvements, repairs, or expansions of streets, drainage systems, water and sewer systems, sidewalks, and community centers.	How to apply: application process is continuous. Application materials are available at: https://doa.wi.gov/Pages/LocalGovtsGrants/CDBGREADI.aspx	https://energyandhousing.wi.gov/Pages/CommunityResources.aspx	Community Development PO Box 7970 Madison, WI 53707-7970 101 E. Wilson Street Madison, WI 53703 (608) 266-7531 DOACDBG@wisconsin.gov

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Economic Development Administration, Department of Commerce	Public Works *(water, sewer)*	✓	✓		Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov. Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding/programs/public-works	Tom Baron Economic Development Representative Phone:(224) 229-9154 tbaron@eda.gov
	Economic Adjustment *(water, sewer)*	✓	✓		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	
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 and 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
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 loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	https://www.cobank.com/corporate/industry/water	Julia McCusker jmccusker@cobank.com 303-694-5858 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Wisconsin Economic Development Corporation (WEDC)	Community Development Investment Grant *(water, wastewater)*	✓			The program will support urban, small city and rural community redevelopment efforts by providing financial incentives for shovel-ready projects with emphasis on, but not limited to, downtown community driven efforts. Funded activities should lead to measurable benefits in job opportunities, property values and/or leveraged investment by local and private partners. Hard costs for the installation of sewer, water, electrical, and other utilities and stormwater management on the site, and public drives, roads, rights-of-way, retaining walls, and sidewalks. Note: Municipal labor, as opposed to 3rd party vendor labor, is not eligible for either grant or match.	If you are interested in applying for or have questions about the Community Development Investment Grant, please contact a WEDC regional economic development director.	https://wedc.org/programs-and-resources/community-development-investment-grant/	Refer to the regional contact directory here: https://wedc.org/contact-us/staff-directory/#regional-economic-development-directors

Organization	Program *(key words)*	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Wisconsin Board of Commissioners of Public Lands (BCPL)	Municipal Loan Program *(water, wastewater)*	✓			BCPL invests the Wisconsin School Trust Funds in market rate loans to municipalities to fund public purpose projects including sewer and water infrastructure. The program features a streamlined application process, charges no fees, and offers flexible payment options. Interest earned by BCPL provides the sole state aid for the purchase of public school library media resources including books, newspapers and periodicals, computer hardware and software, and online subscriptions.	Applications are accepted and funded continuously. The loan process begins with the borrower submitting a one-page Loan Application Request Form available on the website. Funding can usually occur within 30-45 days.	https://bcpl.wisconsin.gov/Pages/LoanProgramHomePage.aspx	Richard Sneider richard.sneider@wisconsin.gov 608-261-8001 101 East Wilson Street, 2nd Floor Madison, Wisconsin 53703
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.	https://fundingnaturebasedsolutions.nwf.org/programs/environmental-infrastructure-program-ei/#:~:text=Through%20the%20Environmental%20Infrastructure%20Program,municipalities%2C%20counties%2C%20and%20states.	Environmental Infrastructure Program (EI): Nicole Comisky Environmental Infrastructure Program Manager (202) 227-0465 Nicole.Comisky@usace.army.mil
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 and SBA participating lenders.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	For regional contact information, use the 'Find a CDC near you' feature on the provided website.

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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 is no minimum amount. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	Borrowers must submit SBA From 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/funding-programs/loans/7a-loans	SBA District Offices (https://www.sba.gov/about-sba/sba-locations/sba-district-offices) can provide you with in-person, online, or telephone assistance. SBA's network of Resource Partners (https://www.sba.gov/local-assistance/resource-partners) throughout the country is also available to help small businesses.
	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.	https://www.sba.gov/partners/lenders/7a-loan-program/pilot-loan-programs	SBA encourages lenders to request support from their local Export Finance Managers (https://www.sba.gov/local-assistance/export-trade-assistance/export-finance-managers) for individual transactions (including domestic transactions) as needed.

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Small Business Administration (SBA)	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 www.sba.gov/wi	https://www.sba.gov/funding-programs/loans/microloans	For regional contact information, use the 'Contact an Intermediary' feature on the provided website.
Live Oak Bank	Water and Environmental Programs (water, wastewater)	✓	✓	✓	Live Oak Bank provides USDA-guaranteed funding for rural communities and utilities looking to construct, enlarge, extend or otherwise improve rural drinking water, sanitary sewage (wastewater), solid waste disposal and stormwater drainage facilities. USDA guaranteed loans support rural communities with populations up to 50,000, which was increased from 10,000 in the 2018 Farm Bill. USDA-guaranteed loans provide fixed rates and terms up to 40-years, along with federal 1926(b) protection against unauthorized annexation. Live Oak Bank was named the 2019 Commercial Lender of the Year by USDA Rural Development, and is based in Wilmington, NC.	The journey to obtain a USDA loan involves multiple steps. Live Oak works together with the applicant on the process. Please contact their team for more information on how to apply.	https://www.liveoakbank.com/business-loans/usda-loans/	Monica Pierre VP - Water & Environmental Programs monica.pierre@liveoak.bank 910-354-1727 1757 Tiburon Drive Wilmington, North Carolina 28403