

Michigan Water and Wastewater Funding Sources
Compiled by the Environmental Finance Center Network, February 2019

Organization	Program (key words)	Gov. Entity	Non-Profit	For-Profit	Purpose or Use of Funds	How to Apply	Website	Contact	Federal Statutes For Funding Mechanisms	State Statutes For Funding Mechanisms
Michigan Department of Environment, Great Lakes, and Energy	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓			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.	Applications and guidance forms can be accessed on website. Drinking Water State Revolving Fund Applications must be submitted by May 1. Clean Water State Revolving Fund Applications must be submitted by July 1.	https://www.michigan.gov/deq/0,4561,7-135-3307_3515_3517---00.html		https://www.ecfr.gov/cgi-bin/text-idx?SID=b9c4...	http://www.legislature.mi.gov/(S/vdonrachd0doggukzlh3h)/mleg.aspx?page=getobject&objectname=mcl-451-1994-ii-1-sewage-disposal-and-waterworks-systems-54&highlight
	Clean Water State Revolving Fund (CWSRF) <i>(wastewater)</i>	✓			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.	Applications and guidance forms can be accessed on website. If you are interested in applying for a SWQIF loan, a final project plan must be submitted or postmarked on or before July 1 to be considered for funding in the next fiscal year.	https://www.michigan.gov/deq/0,1607,7-135-3307_3515_4143---00.html	Karol Patton pattonk@michigan.gov 517-284-5433 P.O. Box 30241 Lansing, Michigan 48909	https://uscode.house.gov/view.xhtml?req=granuleid:USC-prelim-title33-section1363&num=0&edition=prelim	https://www.michigan.gov/documents/deq/deq-ess-mfs-lawsregs-SRFRULES_249102_7.pdf
	Strategic Water Quality Initiatives Fund (SWQIF) <i>(wastewater)</i>	✓			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.	Applications and guidance forms can be accessed on website. If you are interested in applying for a SWQIF loan, a final project plan must be submitted or postmarked on or before July 1 to be considered for funding in the next fiscal year.	https://www.michigan.gov/deq/0,1607,7-135-3307_3515_4143---00.html			http://www.legislature.mi.gov/(S/zacjaybwnrhte5u2cwp3fm)/documents/2005-2006/billanalysis/Senate/htm/2005-SFA-4572-S.htm
	Source Water Protection Grants <i>(water, stormwater, wastewater)</i>	✓	✓	✓	These are grants to match funds from public water supply systems to develop and implement protections programs to reduce the risk of contamination of drinking water sources. They can be used for surface water intakes or well heads.	50% match is required. Applications available May 1 and must be submitted by June 15th.	https://www.michigan.gov/egle/0,9429,7-135-3307_3515-314515---00.html	Jason Berndt Office of Drinking Water and Municipal Assistance Field Operations Section berndtj1@michigan.gov 517-241-4796		http://www.legislature.mi.gov/(S/55p5qvrfeq1s20z35yudv3s)/mleg.aspx?page=GetObject&objectname=mcl-act-399-of-1976
	Non-Point Source Pollution Control Grants- Clean Michigan Initiative <i>(stormwater)</i>	✓	✓	✓	This program provides funding to implement the projects for the physical improvements in approved watershed management plans intended to restore impaired water and protect high quality waters. Projects must address specific sources of nonpoint source pollutions.	Agencies must have a EGLE-approved watershed plan to apply. Grants require a minimum 25% match and a minimum project amount is \$25,000	https://www.michigan.gov/egle/0,9429,7-135-3307_3515-314499---00.html	Robert Sweet Water Resources Division Nonpoint Source Unit sweetr@michigan.gov 517-284-5520		http://www.legislature.mi.gov/(S/xac0id2s2orzkwlczee2345)/documents/mcl/pdf/mcl-451-1994-ii-6-196.pdf
	Substantial Public Health Risk Project Grants <i>(water, wastewater)</i>	✓			This program provides grants for projects related to removing direct and continuous discharges of raw sewage from surface or ground water. These funds can be used for an area with a failing treatment system that results in discharges that impacts at least 5 homes or a public drinking water source.	Applicants must demonstrate financial need and a substantial public health risk. Up to 50% of the costs of a project can be included in the grant.	https://www.michigan.gov/egle/0,9429,7-135-3307_3515-492720---00.html	Charlie Hill Water Resources Division hillc@michigan.gov 906-236-3916		https://www.legislature.mi.gov/(S/mxkmjiv04x1lavhvb1x52k)/documents/mcl/pdf/mcl-451-1994-ii-1-SEWAGE-DISPOSAL-AND-WATERWORKS-SYSTEMS-52.pdf
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation <i>(water, wastewater)</i>	✓	✓	✓	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.epa.gov/wifia	Arielle Gerstein wifia@epa.gov 202-566-1868 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460	https://uscode.house.gov/view.xhtml?path=prelim@title33/chapter52&edition=prelim	
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer)</i>	✓	✓		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/mi	Chris Maxwell chris.maxwell@mi.usda.gov 517-324-5190 3001 Coolidge Road, Suite 200 East Lansing, Michigan 48823	https://www.ecfr.gov/cgi-bin/text-idx?SID=3a498b91e28ca63d93ef77056704bf&node=pt7.12.1780&rgn=div5	



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USDA Rural Development	Water and Waste Disposal Guaranteed Loan Program <i>(water, sewer)</i>	✓	✓		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/mi			
	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓	✓		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/program-s-services/water-waste-disposal-predevelopment-planning-grants/mi	Chris Maxwell chris.maxwell@mi.usda.gov 517-324-5190 3001 Coolidge Road, Suite 200 East Lansing, Michigan 48823		
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		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/program-s-services/search-special-evaluation-assistance-rural-communities-and-households/mi		https://www.govinfo.gov/content/pkg/CFR-2014-title7-vol12/pdf/CFR-2014-title7-vol12-part1774.pdf	
	Emergency Community Water Assistance Grants <i>(water)</i>	✓	✓		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/mi		https://www.govinfo.gov/content/pkg/CFR-2014-title7-vol12/pdf/CFR-2014-title7-vol12-part1778.pdf	
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>			✓	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/program-s-services/water-waste-disposal-revolving-loan-funds/mi	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250	https://www.ecfr.gov/cgi-bin/text-idx?SID=779ab1c549841d4787a671d1e71fed4&node=p7.12.1783&rgn=div5	
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	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/program-s-services/business-industry-loan-guarantees/mi	Bobbie Morrison Bobbie.morrison@usda.gov 517-324-5222 3001 Coolidge Rd., Suite 200 East Lansing, MI 48823	https://www.ecfr.gov/cgi-bin/text-idx?SID=bfd31866452839a2bcea32dda78cfe00&tpl=/ecfrbrowse/titled077cfr4279_main_02.1.pl	



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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	https://www.mplace.org/programs/community-development-block-grant/	Christine Whitz whitzc@michigan.org 517-574-2553 For regional specific contacts, please see the map on the website	https://www.hud.gov/program_offices/comm_planning/communitydevelopment/rulesandregs/laws/sec5301	
	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).	https://www.michiganbusiness.org/49c8a7/globalassets/documents/reports/fact-sheets/cdbg-revolving-loan-fund.pdf	For regional specific contacts, please see the map on the website or call 517-373-9808.		
Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓	✓		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 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-opportunities/	Lee Shirey lshirey@eda.gov 312-789-9751 230 South Dearborn Street, Suite 3280 Chicago, Illinois 60604		
	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.					
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.	http://nrwa.org/initiatives/revolving-loan-fund/	Tim Neumann tneumann@mrwa.net 616-401-5436 2127 University Park Dr.Suite 340 Okemos, MI 48864		
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 water@cobank.com	https://www.cobank.com/corporate/industry/water	Julia McCusker jmccusker@cobank.com 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.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314		
	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: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049			



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Small Business Administration (SBA)	7(a) Loan Guarantee <i>(small business)</i>			✓	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. Other, more specialized 7(a) programs have different terms and guaranty amounts.	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.	https://www.sba.gov/partners/lenders/7a-loan-program/types-7a-loans#section-header-16	Constance Logan constance.logan@sba.gov 313-324-3602 477 Michigan Avenue, Room 515 Detroit, Michigan 48226		
	Community Advantage Pilot <i>(small business)</i>			✓	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/types-7a-loans#section-header-16			
	Microloan Program <i>(small business)</i>			✓	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/mi	https://www.sba.gov/loans-grants/see-what-sba-offers/sba-loan-programs/microloan-program%20			
Southeast Michigan Resilience Fund	Expanding Green Stormwater Infrastructure and Enhancing Public space (stormwater)	✓	✓		The Fund supports projects the increase capture and storage of stormwater and enhance the quality of, access to, and/or use of community green spaces or natural areas.	Project must be in St.Clair, Washtenaw, Livingston, Macomb, Oakland, Wayne, or Monroe counties	https://www.nfwf.org/programs/southeast-michigan-resilience-fund	Aislinn Gauchay Program Director Great Lakes aislinn.gauch@nfwf.org 612-564-7284		
Live Oak Bank	Water and Environmental Programs <i>(water, wastewater)</i>	✓	✓	✓	While safe drinking water, reliable wastewater and waste disposal are essential to a healthy and thriving community, projects like replacing water distribution lines, construction of a new wastewater facility, or tank rehabilitation or installation can be burdensome and expensive for a rural community. However, Live Oak Bank's speed, efficiency and up to 40-year fixed rate financing for water, waste and storm water for rural and unincorporated communities enable communities to get projects started faster and help make them affordable.	Contact the program specialist to apply.	https://www.liveoakbank.com/small-business-loans/	Matt Peeler matt.peeler@liveoak.bank 910-790-5867 1741 Tiburon Drive Wilmington, North Carolina 28403		