

Maine

Water and Wastewater Federal and State Funding Opportunities

Drinking Water Program, Maine Center of Disease Control	Loan and grant
Department of Environmental Protection Wastewater	Loan and grant
Office of Community Development	Grant
USDA Rural Development	Loan and Grant
Maine Municipal Bond Bank	Loan
U. S. Economic Development Administration	Grant
RCAP Water & Wastewater Loan Fund	Loan
Direct Appropriation	Grant Request

Agency Administering the Program	MAINE Drinking Water Program	MAINE Drinking Water Program	MAINE Drinking Water Program
Program Name	State Revolving Loan Fund	Capacity Development Grant	Well Head & Source Water Protection Grants
Agency Contact (Name, Address, Telephone, Email and Website.)	Nathan Saunders ME DWP 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel. 207.287.5685 Email: Nathan.Saunders@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/srf.shtml	Sara Flanagan, MEDWP 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel. 207.287.5678 Email: Sara.M.Flanagan@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/financialResources.shtml	Erika Bonenfant, ME DWP 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel 207-287-5681 e-mail: Erika.Bonenfant@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/financialResources.shtml
Size of loan or grant (per project; % of project; limits)	Loan size limited to a maximum of \$34 million. Up to 75% forgiveness of principal if applicant qualifies as a disadvantaged community. Loan interest rates are 2 percentage points below MMBB market rate. Over the past 3 years rates have been to 1% to 1½% with maximum 20 year term. (30 year term possible for loan with Principal Forgiveness)	Up to 50% of the project costs up to a maximum reimbursement of \$10,000. A few grants are available up to \$15,000 for documents that clearly demonstrate a need for the higher grant amount.	Up to \$5, 000 per project; with a few up to \$10,000 based on scope. Project must be completed first and then reimbursement of costs may be requested. To be reimbursed, three items must be submitted by October of the following year.
Who is eligible	All community water systems. All non-profit, non-community water systems.	All community water systems. All non-profit, non-community water systems.	All Community and non-profit non-community PWSs, which utilize a groundwater source.
Type of project that is eligible	<ul style="list-style-type: none"> Public health related projects. Compliance with existing and future requirements of the SDWA. Planning, pilot study, environmental assessment and design costs for eligible projects. Cost of restructuring or facility consolidation Projects that replace aging infrastructure. 	Professionally prepared documents that enhance system capacity. For example: <ul style="list-style-type: none"> Comprehensive System Plans System Hydraulic Modeling O&M manual VA / ERP Engineering Studies Asset Management Plans GIS Infrastructure Mapping Energy Audit Reports Others 	<ul style="list-style-type: none"> Remove septic systems in SWP area Implement safety for above-ground, storage tanks in SWP area Removing Hazardous chemicals from SWP area Establish local protective ordinances in SWP area Develop and print educational materials Prepare a WHP Mgmt Plan Install signage in SWP area.
Eligibility criteria	Financing only available to eligible water systems for eligible projects.	Project must be endorsed by public water system.	Project must be endorsed by public water system.
Application deadlines	Last Friday in September	March	April
Application requirements (e.g., reports, studies)	Preliminary Engineer Report Environmental Review & Capacity Review- all prior to loan signing	None required	None required
Flow chart for the process	Application DWP ranks projects and publishes IUP Meeting with DWP Environmental Review Capacity Review Plans and Specs approved Loan Application with Maine Bond Bank Bidding Construction	<ul style="list-style-type: none"> Application Submitted. Application Approval. Specific required documents submitted during project process. Submit completed draft plan or study and invoices. 	Application Approval Obtain at least 3 bids Complete work Submit paid invoices with bids received and documentation of completed project.
Procurement requirements: engineers	Qualification based selection	<ul style="list-style-type: none"> If qualifications-based with RFP, the awardee need not choose a firm based on low bid. Qualified engineering or other appropriate consultant firms. 	None required.

Procurement requirements: contractors	Competitive bid process	If qualifications-based with RFP, the awardee need not choose a firm based on low bid.	Competitive bid process
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Agency Administering the Program	MAINE Drinking Water Program	MAINE Drinking Water Program	MAINE Drinking Water Program
Program Name	Very Small System Compliance Loan	Small System Consolidation Grant	Land Acquisition Loan
Agency Contact (Name, Address, Telephone, Email and Website.)	Nathan Saunders, ME DWP 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel. 207.287.5685 Email: Nathan.Saunders@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/srf.shtml	Nate Saunders 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel. 207.287.5685 Email: Nate.Saunders@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/financialResources.shtml	Erika Bonenfant ME DWP 11 State House Station 286 Water Street Augusta, ME 04333-0011 Tel 207-287-5681 e-mail: erika.bonenfont@maine.gov www.maine.gov/dhhs/mecdc/environmental-health/dwp/pws/financialResources.shtml
Size of loan or grant (per project; % of project; limits)	Up to \$50,000 per project	No more than 50% of the cost of the water system consolidation for For-Profit water systems No more than 75% of the cost of the water system consolidation for Non-Profit water systems. Grants may not exceed \$100,000	Low interest loans for the purchase of land and/or conservation easements needed for source water protection No project limit, based on available funds at time of loan application
Who is eligible	Non PUC regulated community systems with population <=100, and non-profit, non-transient, non-community systems	Community and non-profit, non-community PWS with a TMF capacity issue that is addressed by consolidation with the more viable public water system.	All Community and non-profit, non-community public water systems.
Type of project that is eligible	This loan program provides 100 percent principal forgiveness (or grant amount) for water treatment improvements required to achieve compliance with a current or future standard of the Safe Drinking Water Act, <u>excluding Total Coliform Rule.</u> <ul style="list-style-type: none"> • Purchase of capital items • Engineering Design of treatment • Installation of replacement well • Installation of treatment system 	Professionally prepared documents that enhance system capacity. For example: <ul style="list-style-type: none"> • Planning and Design • Environmental Review • Construction & Abandonment of Sources Funds cannot be used for Fire Protection Related service improvements.	<ul style="list-style-type: none"> • Land and/or conservation easement to be purchased must be integral to the source protection needs of the system as determined by DWP.
Eligibility criteria	Cannot be a result of failure to maintain a treatment system.	Project must be endorsed by public water system.	Project must be endorsed by public water system.
Application deadlines	None; first come, first served	None; first come, first served	None; but completion will be based upon most current IUP.
Application requirements (e.g., reports, studies)	Cost Estimate Environmental Review – prior to loan signing	Engineering Cost Estimate	Application Cost Estimate Time Schedule of Purchase
Flow chart for the process	Application Meeting with DWP Environmental Review Capacity Review Plans and Specs approved Loan Application with Maine Bond Bank Bidding Construction	<ul style="list-style-type: none"> • Application Submitted. • Application Approval. • RFQ or RFP bid process for 3rd party provider. • Specific required documents submitted during project process. • Submit completed draft plan or study and invoices. 	<ul style="list-style-type: none"> • Application • Approval • Purchase and sales agreement • Appraisal of land • DWSRF Maine Bond Bank loan application
Procurement requirements: engineers	Qualification based selection	Qualification based selection	None required.
Procurement requirements: contractors	Qualifications-based. If qualifications-based with RFP, the awardee need not choose a firm based on low bid.	Qualifications-based. If qualifications-based with RFP, the awardee need not choose a firm based on low bid.	The loan amount cannot be more than the appraised value.

Agency Administering the Program	MAINE DEP	MAINE DEP	MAINE DEP
Program Name	Small Community Grant Program	Overboard Discharge Removal Grant	Waste Water State Revolving Loan Fund
Agency Contact (Name, Address, Tel.)	Tim A. MacMillan, P.E. Div. Water Quality Management 17 State House Station Augusta, ME 04333-0017 Tel: 207-287-7765 Fax: 207-287-3435 Email: Tim.A.MacMillan@maine.gov Website: http://www.maine.gov/dep/water/grants/scgpara2.html	Tim A. MacMillan, P.E. Div. Water Quality Management 17 State House Station Augusta, ME 04333-0017 Tel: 207-287-7765 Fax: 207-287-3435 Email: Tim.A.MacMillan@maine.gov Website: http://www.maine.gov/dep/water/grants/obdpara.html	John True, P.E. Div. Water Quality Management 17 State House Station Augusta, ME 04333-0017 Tel. 207-287-7808 Fax. 207-287-3435 E-mail John.N.True@maine.gov Website: http://www.maine.gov/dep/water/grants/srfaq.html
Size of loan or grant (per project; % of project; limits)	Maximum project size in single year is \$100,000 Grants for: <ul style="list-style-type: none"> ➢ 25 to 100% of replacement costs for year round residence, ➢ 25% to 50% of a business ➢ 25% to 50% of a seasonal home. Property owners benefiting must have taxable income of \$40,000 or less, although technical assistance is available to anyone.	Grants for: <ul style="list-style-type: none"> ➢ 25 to 100% of removal and replacement costs depending on taxable income, ➢ 50% up to \$150,000 for publicly owned discharge 	State grant participation is limited to 80% of the construction costs for wastewater treatment facilities, interceptor systems and outfalls. The word "expense" does not include costs relating to land acquisition or debt service, unless allowed under federal statutes and regulations. The commissioner is also authorized to grant an amount not to exceed 25% for preliminary planning or design of a pollution abatement program.
Who is eligible	Municipalities (Towns, Cities) may apply on behalf of residents who own property within the municipal limits. Such funding may be used to construct individual septic systems. Quasi-Municipal (Sewer District) County commissioners may apply for unorganized territories.	Individuals Municipalities (Towns, Cities) may apply on behalf of residents who own property within the municipal limits. Quasi-Municipal (Sewer District) County commissioners may apply for unorganized territories.	Municipalities Counties Towns Village Districts Cities Other public body created under state law having jurisdiction over disposal of sewage, industrial waste or other wastes
Type of project that is eligible	<ul style="list-style-type: none"> • Design • Construction of replacement system to serve the existing use of the property • Admin costs (advertising for bids) • External plumbing to connect to the system • External plumbing permits • Recording fees for easement • Additional inspection fees. 	<ul style="list-style-type: none"> • Design • Construction of onsite replacem't to serve the existing use of property • Admin costs (advertising for bids) • External plumbing to connect to system • External plumbing permits • Recording fees for easement • Additional inspection fees 	<ul style="list-style-type: none"> • Upgrade or construct new wastewater treatment facilities and pump stations, Rehabilitate or replace sewer systems with excessive infiltration and inflow, • Replace sewer system with structural and capacity problems, • Abate CSO problems,
Eligibility criteria	The following priorities are used to rate grant applications: <ol style="list-style-type: none"> 1. Eliminate discharges to public drinking water supplies 2. Eliminate discharges to shell fishing areas 3. Eliminate discharges to non-shell fishing waters 4. Elimination of public nuisance conditions 	A priority ranking system is used to evaluate applications.	Must be an eligible applicant and an eligible project
Application	None	None	None
Application requirements (e.g., reports, studies)	<ul style="list-style-type: none"> • Detailed project description, income and ownership verification, and cost estimates. • Application with signature of Municipal Official. 	Application with ownership verification, income verification	Engineering report justifying need, alternative evaluation and cost-effective analysis.
Flow chart for the process	Not available	Not Available	Not available
Procurement requirements: engineers	Not Applicable	Not Applicable	Competitive negotiation process.
Procurement requirements: contractors	Competitive bids	Competitive bids	Competitive bids

Administering Agency	Office of Community Development	Office of Community Development	Office of Community Development
Program Name	Economic Development Grant	Public Infrastructure Grant	Public Facilities Grant
Agency Contact (Name, Address, Tel.)	Deborah Johnson Director 59 State House Station Augusta, ME. 04333-0059 Tel. 207.624.9817 Email: Deborah.Johnson@maine.gov Website http://www.meocd.org/	Deborah Johnson Director 59 State House Station Augusta, ME. 04333-0059 Tel. 207.624.9817 Email: Deborah.Johnson@maine.gov Website http://www.meocd.org/	Deborah Johnson Director 59 State House Station Augusta, ME. 04333-0059 Tel. 207.624.9817 Email: Deborah.Johnson@maine.gov Website http://www.meocd.org/
Size of loan or grant (per project; % of project; limits)	\$1,000,000 – Grants to Municipalities for acquisition, relocation, demolition, clearance, construction, reconstruction installation and rehabilitation associated with public infrastructure projects. \$1,000,000- Grants to Municipalities for Direct Business Support: for capital and non-capital equipment, land and site improvements, rehabilitation or construction of commercial or industrial buildings, job training, working capital and capital equipment and be in support of an identified business.	\$1,000,000 –Water or sewer system installation or improvements or hookups, storm drainage, utility infrastructure \$1,000,000 –New LMI affordable housing infrastructure A Cash Match equivalent to 25% of the <u>total grant award</u> . This match may consist of all non-CDBG loans, grants, endowments contributed to project.	\$300,000 – Maximum <u>Award Direct cash match of at least 25% of the total CDBG grant award</u> . This match may consist of all non-CDBG loans, grants, endowments, etc. contributed to the project.
Who is eligible	Provides gap funding in the form of grants and loans for communities to assist businesses in the creation/retention of jobs; at least 51% of those jobs must be taken by low and moderate-income persons. The maximum CDBG participation per job created or retained with EDP \$30,000.	Communities or community partnerships for identified local infrastructure activities which are part of a community development strategy leading to future public and private investments. Funds may not be used to assist infrastructure for the purpose of job creation/retention.	For communities to address local issues, which are part of a community development strategy leading to future public and private investments. Funds may not be for the purpose of job creation/retention.
Type of project that is eligible	See “Size of Loan/Grant” section above.	Construction, acquisition, reconstruction, installation, relocation assistance associated with public infrastructure, and infrastructure in support of new affordable LMI housing construction. Regional service Centers and Contiguous Census Designated Places and Compact Urban Areas Designated as Regional services Centers and supporting revitalization of downtown areas will be given priority.	Provides gap funding for local public facility activities, which represent a threat to the health and safety of the general public. Construction, acquisition, reconstruction, installation, rehabilitation, site clearance, historic preservation, and relocation assistance associated with public facility projects. Only projects that propose to alleviate a threat to the health and safety of the general public will be considered for funding.
Eligibility criteria	51% of all jobs created or retained as a result of the funded activity must be taken/held by persons of low and moderate income residing in the community.	Must meet the CDBG Programs’ national objective of benefiting 51% or greater low/moderate income persons	Must meet one of the CDBG Programs’ national objectives: 1) benefiting 51% or greater low/moderate income persons or 2) preventing or eliminating slum or blighting conditions.
Application deadlines	Letter of Intent: 1st Friday of Month	Letter of Intent due January	Letter of Intent due January
Application requirements	Public Hearing	Public Hearing & Project Cost Estimate	Public Hearing & Project Cost Estimate
Flow chart for the process	Public Hearing Submit application Review team analysis Application score Notification ±one month Project Development Phase must be completed prior to the execution of a contract with OCD and include: 1) environmental review; 2) cost analysis and justification; 3) non CDBG project funds commitments; 4) management plan development; and 5) specific state and federal requirement	Public Hearing Submit application Review team analysis Application score Notification ±one month Project Development Phase must be completed prior to the execution of a contract with OCD and include: 1) environmental review; 2) cost analysis and justification; 3) non CDBG project funds commitments; 4) management plan development; and 5) specific state & federal	Public Hearing Letter of Intent After LOI is approved, submit application Review team analysis Application score Notification ±one month then public informed Project Development Phase must be completed prior to the execution of a contract with OCD and include: 1. environmental review; 2. cost analysis and justification; 3. non CDBG project funds commitments; 4. management plan development; and 5. Specific state and federal requirements.
Procurement: engineers	Competitive Negotiation Process		
Procurement: contractors	Competitive bidding and Davis-Bacon wage rates are required.		Competitive Sealed Bid

Agency Administering the Program	USDA Rural Development	USDA Rural Development	USDA Rural Development
Program Name	Water / waste disposal loan and grant	Single Family Housing Repair Loans/Grants	Predevelopment Planning Grants (PPG) & Special Evaluation Assistance (SEA)
Agency Contact (Name, Address, Tel.)	Robert Nadeau, Community Programs Director 967 Illinois Avenue Bangor, ME. 04402-0405 Phone: 207-990-9121 E-Mail: Robert.Nadeau@me.usda.gov Website: www.rd.usda.gov/programs-services/all-programs/water-environmental-programs	Laurie Warzinski Housing Program Director 967 Illinois Avenue Bangor, ME. 04402-0405 Phone: 207-990-9110 E-Mail: Laurie.Warzinski@me.usda.gov Website: www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/me	Robert Nadeau, CP Director 967 Illinois Av Bangor, ME 04402-0405 Phone: 207-990-9121 Email: Robert.Nadeau@me.usda.gov Websites: PPG: http://www.rurdev.usda.gov/UWP-predevelopment.htm SEA: http://www.federalgrantswire.com/part-1774---special-evaluation-assistance-for-rural-communities-and-households-program-search.html
Size of loan or grant (per project; % of project; limits)	No maximum or minimum size of loan or grant. Grant cannot exceed 0% or 45% or 75% of total project cost depending upon median household income of service area. Loan rate varies quarterly (call for latest). Term for up to 30 years for municipalities by law. Term up to 40 years by RD regulation for Districts (Not to exceed charter limitations or the useful life of security, whichever less) Some pre-development and planning grant funds are available for the neediest projects. See area specialist for details	Loans - up to \$20,000 at 1% for up to 20 years Grants - up to \$7,500	<ul style="list-style-type: none"> • PPG: Up to \$15,000 or 75 percent of the project costs, whichever is less. • PPG: limited to projects the Agency expects to fund soon after the application is submitted. Will be subtracted from total RD grant eligibility. • SEA: Grants up to 100% of eligible costs, not to exceed \$30,000.
Who is eligible	<ul style="list-style-type: none"> • Public Entities • Municipalities • Counties • Special Purpose Districts • Indian Tribes • Not-for-Profit Corporations 	Loans - Income under very low limit. Credit history to indicate reasonable ability to repay. Cash value of assets to be under \$10,000. Show dependable income to repay loan. Grants - Over 62 years old. Unable to repay a loan. Income under very low limit. Non-retirement assets under \$7,500.	PPG: MHI of the proposed area to be served by the project must be either below the poverty line or below 80 percent of the statewide MHI. SEA: Made only to financially distressed Gov't, nonprofits, Tribal communities with populations of 2,500 or fewer.
Type of project that is eligible	Capital costs for new or existing water, sewer, or solid waste projects. Including construction, design, legal, land, and rights-of-way acquisition necessary for the project.	Loans - To improve or modernize; remove health and safety hazards; to make home handicapped-accessible. Grants - To remove health or safety hazards or to make a home handicapped-accessible for household member.	PPG: Predevelopment planning grants may be available, if needed, to assist in paying costs associated with developing a complete application for a proposed project SEA: feasibility studies, design assistance, and technical assistance
Eligibility criteria	Located in community with population under 10,000 by the 2010 census. Grants - median household income of service area is less than state median.	Must be U.S. Citizen or qualified alien Very Low Income Category For Grants must be age 62 or older with no repayment ability.	PPG: The applicant must meet the eligibility requirements of Part 1780.7 of RUS Instruction 1780. SEA: financially distressed communities with populations of 2,500 or fewer.
Application deadlines	Continuously during the year.	No Deadlines	None - open year round.
Application requirements (e.g., reports, studies)	Preliminary engineering report for proposed project. Environmental Report	Loans - Complete application, budget, and release form. Provide credit references. Provide at least two estimates for work to be done. Grants - Complete application, budget, and release form. Provide at least two estimates for	SEA: Pre-application coordination is not applicable. Environmental impact information is not required for this program.
Flow chart for the process	<ul style="list-style-type: none"> • Contact Rural Development • Prepare Preliminary Engineering Report • Submit application • Project funding commitment • Project construction 	<ul style="list-style-type: none"> • Application submission • Eligibility determination • Review work to be done • Loan / grant approval • Loan / grant closing 	SEA: OMB Circular No. A-102 applies to this program. OMB Circular No. A-110 applies to this program. Public bodies or non-profit organizations may file applications with the RD State Office
Procurement requirements: engineers	Procurement via request for proposal		Competitive process.
Procurement requirements: contractors	Publicly bid	A minimum of two written estimates is required for loans / grants. Estimates obtained must be detailed in nature.	Competitive process.

Agency Administering the Program	U. S. Economic Development Administration	U. S. Economic Development Administration	U. S. Economic Development Administration
Program Name	Public Works	Economic Adjustment	Technical Assistance
Agency Contact (Name, Address, Tel.)	Alan Brigham 35 Timberhill Road Windham, ME. 04062 Tel. 215.616.2965 E-mail: ABrigham@eda.gov Website: www.eda.gov	Alan Brigham 35 Timberhill Road Windham, ME. 04062 Tel. 215.616.2965 E-mail: ABrigham@eda.gov Website: www.eda.gov	Alan Brigham 35 Timberhill Road Windham, ME. 04062 Tel. 215.616.2965 E-mail: ABrigham@eda.gov Website: www.eda.gov
Size of loan or grant (per project; % of project; limits)	Grant rate dependent upon the location. No maximum or minimum size of grant. Technical Assistance: Grant rate dependent upon the location. Normally around \$25,000.	Grant rate dependent upon the location. No maximum or minimum size of grant. Technical Assistance: Grant rate dependent upon the location. Normally around \$25,000.	50% grant with maximum of \$25,000.
Who is eligible	Government entities, non-profits, Indian tribes, institutions of higher learning.	Government entities, non-profits, Indian tribes, institutions of higher learning.	Anyone deemed appropriate to the task.
Type of project that is eligible	Public infrastructure and rehabilitation or construction of buildings (not privately owned).	Public infrastructure and rehabilitation or construction of buildings (not privately owned).	Usually professional services for studies, assessments, or other projects leading to job creation.
Eligibility criteria	Must create or save jobs and: be in an area of unemployment 1% point above the national average for last two year or be in an area 80% or below the national average for per capita income or experiencing a Special Need based upon significant distress.	Based upon job loss thresholds of at least 200 - 500 jobs, dependent upon the location.	Must create or save jobs and be in an area of economic distress.
Application deadlines	None - open year round.	None - open year round.	None - open year round.
Application requirements (e.g., reports, studies)	Must have a comprehensive economic development strategy for the area.	Must have a comprehensive economic development strategy for the area.	
Flow chart for the process	No set time frames for processing. Proposals and full applications are reviewed in state, then sent to the regional office and then on to headquarters in Washington, D. C.	No set time frames for processing. Proposals and full applications are reviewed in state, then sent to the regional office and then on to headquarters in Washington, D. C.	No set time frames for processing. Proposals and full applications are reviewed in state and then sent to the regional office.
Procurement requirements: engineers	Competitive process using requests for proposal. Engineers' agreements are fixed fee amounts. EDA staff engineers review agreements.	Competitive process using requests for proposal. Engineers' agreements are fixed fee amounts. EDA staff engineers review agreements.	Not applicable
Procurement requirements: contractors	Competitive bidding and Davis-Bacon wage rates are required. Award is to the lowest responsible bidder (not necessarily the lowest bid). No disbursements before all contracts are executed. Engineering staff reviews all documents.		Competitive bidding for over \$100,000. Documents reviewed by agency staff.

Agency Administering the Program	RCAP (Rural Community Assistance Partnership)	Maine Bond Bank	State and/or Federal Representatives
Program Name	Loan Fund	General Bond Resolution	Direct Appropriation
Agency Contact (Name, Address, Tel.)	RCAP Loan Program ATTN: Arthur Astarita RCAP Solutions, Inc. 477 Congress St. 5 th Floor Portland, ME. 04101 Tel. 207.766.3065 e-mail: aastarita@rcapsolutions.org Website: www.rcapsolutions.org	Toni Reed Program Officer 127 Community POBox 2268 Augusta, ME. 04338 Phone: 207-622-9386 E-Mail: tir@mmbb.com Website: www.mmbb.com/Programs.aspx	Respective elected State and Congressional delegation. http://www.maine.gov/portal/governments/officials.html
Size of loan or grant (per project; % of project; limits)	Loans up to \$250,000 Length up to 15 years Interest Rates vary dependent upon term	<ul style="list-style-type: none"> No limits for loan amount. Interest rate subject to market conditions Term is between 5 and 30 years. In all cases, the maximum loan term may not exceed the useful life of the financed asset. 	Dependent upon project and availability of funds.
Who is eligible	<ul style="list-style-type: none"> A public body, such as a municipality, county, district, authority, or other political subdivision of a state, territory or commonwealth; An organization operated on a not-for-profit basis, such as an association, cooperative, or private corporation. The organization must be an association controlled by a local public body or bodies, or have a broadly based ownership by or membership of people of the local community; or Indian tribes on federal and state reservations and other federally recognized Indian tribes. 	<ul style="list-style-type: none"> Towns, cities, counties, school systems water and sewer districts and other governmental entities. 	<ul style="list-style-type: none"> A public body, such as a municipality, county, district, authority, or other political subdivision of a state, territory or commonwealth; An organization operated on a not-for-profit basis, such as an association, cooperative, or private corporation. The organization must be an association controlled by a local public body or bodies, or have a broadly based ownership by or membership of people of the local community; or Indian tribes on federal and state reservations and other federally recognized Indian tribes.
Type of project that is eligible	<ul style="list-style-type: none"> Predevelopment (legal, engineering, land, test wells, soils tests, reports, studies) Short-term capital improvements not part of regular operations and maintenance. 	Projects include but are not limited to: •School Construction or Renovation •Road Improvements •Upgrades: water/sewerage treatment •Landfill closures •Purchase of public safety vehicles •Other municipal construction or renovation projects and capital acquisitions.	Most all infrastructure projects
Eligibility criteria	Loans are needed to alleviate an emergency situation, correct deficiencies or to modify existing facilities to provide services.		Emergency situation, threat to public health, or to correct system deficiencies.
Application deadlines	None - open year round.	Typically - Spring and Fall.	None - open year round.
Application requirements (e.g., reports, studies)	Before RLF loan funds can be obligated projects must complete the RUS Environmental Review process as provided in 7 CFR 1794. This will be accomplished with the assistance of the RUS State Environmental Coordinator in the state where the proposed loan is originated.		Signed organization letter describing the project, account of funding already secured and gap financing needed, document of previous attempts and organizations that declined, why direct appropriation is needed, and how the delegation can help.
Flow chart for the process	<ul style="list-style-type: none"> Local RCAP representative completes assessment. Loan application completed and submitted. 		Compose, sign, and submit letter
Procurement requirements: engineers	Competitive process.		NA
Procurement requirements: contractors	Competitive process.		NA