ALTERNATIVE SOURCES OF FUNDING FOR

Flood-Related • General Water Management • Water Supply Projects

The following inventory contains information about a variety of funding programs offered by various entities for flood-related, general water management, and water supply projects. This document is intended as a resource for local sponsors whose projects do not qualify for funding from the North Dakota State Water Commission, or for those seeking additional funding partners.

NRCS
Natural Resources Conservation Service

Emergency Watershed Protection Program

The program is designed to help people and conserve natural resources by relieving imminent hazards to life and property caused by floods, fires, windstorms, and other natural occurrences. EWP is an emergency recovery program. All projects undertaken, with the exception of the purchase of floodplain easements, must have a project sponsor. This is a grant program for individuals and larger political entities, although it requires that states, counties, cities, general improvement districts, conservation districts, or Indian tribal governments be involved as a local sponsor.

http://www.nrcs.usda.gov/wps/portal/nrcs/detail/national/programs/landscape/ewpp/?cid=nrcs143_008258

Watershed & Flood Prevention Operations Program

The Watershed and Flood Prevention Operations (WFPO) Program provides technical and financial assistance to states, local governments and Tribes (project sponsors) to plan and implement authorized watershed project plans for the purpose of: watershed protection; flood mitigation; water quality improvements; soil erosion reduction; rural, municipal and industrial water supplies; irrigation; water management; sediment control; fish and wildlife enhancement; and hydropower. This is a grant program, with eligibility by states, local units of government, and Indian tribal governments.

http://www.nrcs.usda.gov/wps/portal/nrcs/main/national/programs/landscape/wfpo/

North Dakota
DEPARTMENT OF COMMERCE

Community Development Block Grant Disaster Relief

The CDBG Program provides financial assistance to eligible units of local governments in the form of grants and loans for public facilities, housing rehabilitation, and economic development projects. The primary beneficiaries of these projects must be very low and low-income individuals. The state may be eligible for CDBG Disaster Relief funds upon declaration of a federal disaster. This is a grant and loan program for select local units of government recovering from a federal declared disaster.

http://www.communityservices.nd.gov/communitydevelopment/

FLOOD-RELATED

Public Assistance Program

FEMA Public Assistance funds are made available through NDDES to repair eligible infrastructure damage caused by a disaster beyond local and state government recovery capability. This is a supplemental aid program with eligibility by state, local, tribal, and qualified private non-profit entities.

http://www.fema.gov/public-assistance-local-state-tribal-and-non-profit

Hazard Mitigation Assistance Program

FEMA provides funding through this program to significantly reduce or permanently eliminate future risk to lives and property from natural hazards. This is a collection of related grant programs, with eligibility by state, local, or tribal units of government, and eligible private non-profit groups.

http://www.fema.gov/hazard-mitigation-assistance

US Army Corps of Engineers®

Continuing Authorities Program

USACE can provide Emergency Assistance in preparation for a flood along with providing a variety of programs in support of long-term flood mitigation assistance under their Civil Works Program

Under the Continuing Authorities Program (CAP), the Corps of Engineers is authorized to plan, design, and construct flood-related projects. This is a grant program with eligibility by non-federal sponsors.

St Paul Corps of Engineers (Red River drainage)

http://www.mvp.usace.army.mil/Missions/CivilWorks/ProgramsProjectManagement/DistrictPrograms/ContinuingAuthoritiesProgram.aspx

Omaha Corps of Engineers (Missouri River drainage)

http://www.nwo.usace.army.mil/Missions/CivilWorks/Planning/ContinuingAuthorities.aspx

Community Development Block Grant Funding

The CDBG Program provides financial assistance to eligible units of local governments in the form of grants and loans for public facilities, housing rehabilitation, and economic development projects. The primary beneficiaries of these projects must be very low and low-income individuals. This is a grant and loan program for local units of government.

http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrantCDBG/

North Dakota Regional Councils

Provide guidance and assistance on a wide variety of federal/state grant and loan programs. The type of funding source and eligibility varies.

http://www.business.nd.gov/data/regional/

The National Fish Passage Program

This program is a voluntary, non-regulatory initiative. The U.S. Fish and Wildlife Service provides funding and technical assistance to reconnect aquatic habitats, such as the installation of fish passages on dams. This is a grant program, with eligibility to private individuals and governmental entities.

http://www.fws.gov/fisheries/whatwedo/NFPP/nfpp.html

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http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlockGrantCDBG/

BND
Bank of North Dakota

Community Water Facility Revolving Loan Fund

The Community Water Facility Revolving Loan Fund was established by the North Dakota legislature in 1978. Monies transferred to this fund are used primarily for supplemental financing in conjunction with the USDA Rural Development (RD) - formerly FmHA/FSA - for community water projects. The program was established to provide financing for community water projects when the project is above the maximum loan limits set by RD. It is also the intent of this program to provide supplemental financing for federal loan programs associated with community water projects. Loans from this fund are made in accordance with N.D.C.C. Chapter 6-09.5. This is a loan program for local units of government.

http://banknd.nd.gov/lending_services/community_water_facility_and_health_information_technology_funds/community_water_facility_revolving_loan_fund.html

Rural Community Assistance Partnership (RCAP) Revolving Loan Fund

The RCAP Water and Wastewater Revolving Loan Fund was established with the help of the U.S. Dept. of Agriculture's Rural Utility Service to provide low-interest loans to eligible water and wastewater systems. The funds available through RCAP's Revolving Loan Fund can be used for pre-development expenses necessary to secure permanent financing for major capital improvements, or funding for small capital improvement projects to preserve, improve, or enhance the services of the system. Such improvement projects may include funding for water and/or wastewater treatment-plant improvements and upgrades, sewer-line extensions to existing un-sewered properties, water-line extensions to un-served properties, water storage facility improvements, equipment purchases and much more. This is a grant program for local units of government with populations of 10,000 or less, and specific non-profit groups.

http://www.rcap.org/rlf

Water & Waste Disposal Direct Loans and Grants

The purpose of this program is to develop water and waste disposal systems in rural areas and towns with a population not in excess of 10,000. This is a loan and grant program with funding available to public bodies, non-profit corporations and Indian tribes.

http://www.rurdev.usda.gov/UWP-dispdirectloansgrants.htm

Rural Water & Waste Disposal Loan Program

CoBank offers a broad range of flexible loan programs with a variety of interest rate alternatives, including fixed variable rates. They provide short-term financing for working capital and project construction. Intermediate and long-term loans are available to construct new facilities, remodel or expand existing facilities, purchase land or equipment, finance long-term assets, and refinance existing debt in water and waste disposal projects. Communities with populations less than 20,000 are eligible for this loan program.

http://www.cobank.com

National Rural
Water Association

Rural Development Revolving Loan Fund

The Revolving Loan Fund was established with a grant from the USDA to provide financing to eligible utilities for pre-development costs associated with proposed water and wastewater projects. Funds can also be used with existing waste/wastewater systems and the short-term costs incurred for replacement equipment, small-scale extension of services or other small capital projects that are not a part of regular operations and maintenance. This is a loan, with amounts not to exceed $100,000 or 75% of the total project cost, whichever is less. Communities with populations of 10,000 or less, and rural areas with no population limit are eligible for this program.

www.ndrw.org

ND Public Finance Authority

Capital Financing Program

This program makes loans to political subdivisions for the purpose of financing projects or improvements for which political subdivisions are legally authorized to borrow money through the issuance of municipal securities. Subject to credit requirements and certain program requirements, financing is available in any dollar amount. The loan program is for local units of government.

http://www.nd.gov/pfa/cfp.html

State Revolving Fund Program

The State Revolving Fund (SRF) Program grants, received from the United States Environmental Protection Agency, are to be used to make below-market interest rate loans to political subdivisions for the purpose of financing authorized projects, to establish reserve funds, and for other purposes allowed under the Clean Water and Safe Drinking Water Acts. Authorized projects under the SRF include wastewater treatment facilities, non-point source pollution control projects, and public water systems. The North Dakota Department of Health and the North Dakota Public Finance Authority jointly administer the SRF. This loan program is for local units of government.

http://www.nd.gov/pfa/srf.html

ND Public Finance Authority

Disaster Financing Program

This program provides disaster assistance to political subdivisions affected by weather related events, until federal and state money is available or to assist in cash flowing local match requirements. The political subdivision must submit a Capital Financing Program Disaster Financing application to the PFA. The political subdivision must show ability to repay the financing either from federal or state government disaster payments or from tax receipts. This loan program is for local units of government that have received a Presidential Public Disaster Declaration or a gubernatorial executive order or proclamation of a state disaster or emergency.

http://www.nd.gov/pfa/disaster-financing.html

New Horizons in Rural Living
NORTH DAKOTA
Rural Water
SYSTEMS ASSOCIATION

North Dakota Rural Water Finance Corporation Interim Financing Program

This program is structured to provide a mechanism for obtaining competitive fixed rate loans for construction projects at a very low cost of borrowing, in order to provide funding for communities which have received a permanent loan commitment from the USDA, Rural Development or the Bank of North Dakota's Community Water Facilities Revolving Loan Fund. This is a loan program for local units of government.

http://www.ndrw.org/membership/members/interim-financing/

RCAC
www.rcac.org

Rural Community Assistance Corporation (RCAC) Loan Fund

RCAC's Loan Fund is a financial resource for rural communities. This program is designed to fill financing gaps and serve those traditionally neglected by conventional markets. The loan fund offers a comprehensive array of loan products for affordable housing development, environmental infrastructure, community facilities and businesses in rural locations. Each RCAC loan product is designed to meet the unique loan structure needs of the applicant. This is a loan program for nonprofit organizations, public bodies and tribal governments for affordable housing, community facilities and environmental infrastructure projects. For profit entities and sole proprietorships as well as nonprofit organizations, and tribes or tribal designated entities, may qualify for business loans. In addition, tribes may be eligible for "work force housing" loans.

http://www.rcac.org/pages/82

Title XVI – Water Reclamation & Reuse Program

The Title XVI Water Reclamation and Reuse Program focuses on identifying and investigating opportunities to reclaim and reuse wastewater and naturally impaired ground and surface water. It has the potential to provide communities with a new source of clean water while promoting water and energy efficiency and environmental stewardship. This is a grant program for communities.

http://www.usbr.gov/WaterSMART/title/

COMMUNITY RESOURCE GROUP

Revolving Loan Fund

CRG provides lending services for small, rural water system infrastructure projects since 1992 through the Revolving Loan Fund, which is supported by a variety of different lending sources including corporations, foundations and government entities. This is a loan program with eligibility by small, rural community water and wastewater projects.

http://www.crg.org/index.php?option=com_content&view=article&id=20&Itemid=64

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