

# **DRINKING WATER AND WASTEWATER FUNDING SOURCES**

***Summaries  
For Local Governments  
and Individuals***

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**2011-2012**

Website: <http://dnr.wi.gov/org/caer/cfa/EL/Forms/sources.html>





The Wisconsin Drinking Water and Wastewater Funding Sources Committee is now in its 20<sup>th</sup> year of providing current financial information on various sources of funding for both local governments and eligible individual purposes. Our goal is to provide one-stop assistance in locating the available sources of grant or loan funds for drinking water and wastewater projects.

We strongly urge early financial planning to maximize your options and to avoid any delays in planning and construction schedules. If you submit the Preliminary Inquiry for Project Financing form on the last page of this book, program representatives that potentially could provide financial assistance will contact you to discuss planning for your specific project. Please take the time to review the funding summaries and contact us with any questions that you may have.

*Program information provided in this publication is accurate, to the best of our knowledge, as of February 14, 2011. Changes to funding levels, interest rates, or program requirements may occur. Contact individual programs to obtain current program information.*

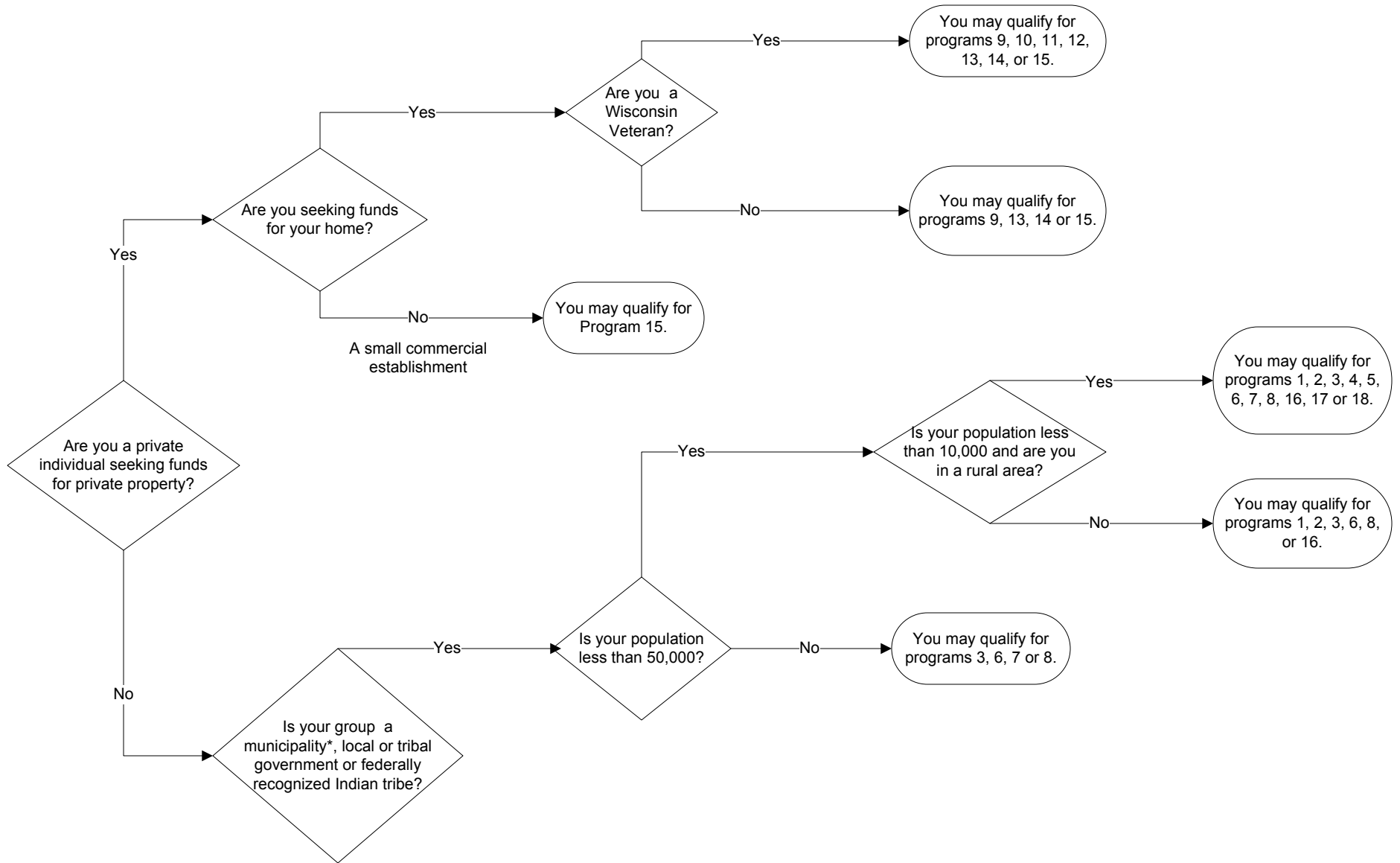
# WATER/WASTEWATER FUNDING SOURCES

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## Which Programs Should I Contact?

The key below will help direct you to the program(s) for which you may qualify. The program number is the page number the program appears in this booklet.



\*Note: "Municipality" includes cities, villages, towns, sanitary districts, lake districts, lake protection districts, public inland lake protection & rehabilitation districts and metropolitan sewerage districts.

## PROGRAMS AT A GLANCE

Page #	Program Title	To Local Governments	To Individuals	To Other	Grants	Loans	Technical Assistance	Wastewater Projects	Water Projects
1	CDBG (Commerce)	X			X		X	X	X
2	Small Cities - CDBG – Housing (Commerce)	X		X	X			X	X
3	Clean Water Fund Program (DNR)	X			X	X		X	
4	Water and Environmental Programs (USDA Rural Development)	X		X	X	X		X	X
5	Guaranteed Water and Environmental Program	X		X		Loan Guarantees		X	X
6	Safe Drinking Water Loan Program (DNR)	X				X			X
7	Small Loan Program (Board of Commissioners of Public Lands (BCPL) and DNR)	X				X		X	
8	State Trust Fund Loan (BCPL)	X		X		X		X	X
9	Household Water Well System Program (Foundation of Rural Housing, Inc.)	X			X	X		X	X
10	HILP (Veterans Affairs)		X			X		X	X
11	PLP (Veterans Affairs)		X			X		X	X
12	Primary Mortgage loan Program; and, Purchase and Rehabilitation Loan Program (Veterans Affairs)	X				X		X	X
13	Section 504 Repair Loan & Grant (USDA – RD)	X			X	X		X	X
14	Well Compensation Grant (DNR)	X			X				X
15	Wisconsin Fund (Commerce)	X			X	X		X	
16	Intergovernmental Relations (DOA)	X		X			X		
17	RCA P (WISCAP)	X		X			X	X	X
18	Wisconsin Rural Water Association (WRWA)	X				X	X	X	X

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>WISCONSIN DEPARTMENT OF COMMERCE</b>
<b>Program Title</b>	Wisconsin Community Development Block Grant Program (CDBG)
<b>Eligible Applicants</b>	Cities, villages and towns with a population of less than 50,000 and all counties except Milwaukee, Waukesha and most parts of Dane.
<b>Grant, Loan Or Other Type Of Program</b>	All awards are in the form of a grant with substantial match.
<b>Eligible Project Type</b>	Installation, upgrade or expansion of municipal drinking water and wastewater systems.
<b>Funding Available Per Year Per Program</b>	For the 2011 funding year, approximately \$4 - 5 million will be available for public facilities grants.
<b>Maximum Grant/Loan</b>	Contact the Department. Based on proposed project. Program funds typically are no more than 20-25 percent of the local share of the project cost. May be more if extenuating circumstances.
<b>Typical Application Cycle</b>	Contact the Department of Commerce.
<b>Estimated Time To Prepare Application</b>	Typical application preparation time is approximately two to three weeks over a two to three month period of time.
<b>Major Application Criteria</b>	Award criteria is based on documentation of need, household incomes, household utility rates, ability to pay, matching funds, project readiness, and relationships to other activities taking place in the community. Also considered are efforts to secure funding from DNR Environmental Improvement Fund and USDA Rural Development.
<b>Contact Information</b>	Wisconsin Department of Commerce Bureau of Community Finance 201 West Washington Ave. PO Box 7970 Madison WI 53707-7970 Phone: (608) 266-2435 FAX: (608) 266-8969
<b>Website</b>	<a href="http://commerce.wi.gov/CD/CD-bcf-cdbg-pf.html">http://commerce.wi.gov/CD/CD-bcf-cdbg-pf.html</a>
<b>Additional Comments</b>	Please contact a project representative at the telephone number listed above to discuss the project and to ensure the use of the most current program materials and for an assessment on prospects for funding.

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF COMMERCE, DIVISION OF HOUSING &amp; COMMUNITY DEVELOPMENT</b>
<b>Program Title</b>	Small Cities Community Development Block Grant (CDBG) - Housing
<b>Eligible Applicants</b>	Local units of governments - towns, villages, and cities – with populations less than 50,000, and counties other than Dane, Milwaukee and Waukesha.
<b>Grant, Loan Or Other Type Of Program</b>	Grants to community; 0% deferred loans to owner-occupied households.
<b>Eligible Project Type</b>	<ul style="list-style-type: none"><li>• Water and wastewater hookups, well/septic repair or replacement</li><li>• Housing rehabilitation</li><li>• Homebuyer down payment assistance</li></ul>
<b>Funding Available Per Year Per Program</b>	Approximately \$6.5 million available.***
<b>Maximum Grant/Loan</b>	Grants up to \$650,000 per community, dependent on LMI population.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• Preliminary Application due May 2010</li><li>• Final Application due August 2010</li><li>• Award announcement in November 2010</li></ul>
<b>Estimated Time To Prepare Application</b>	The Preliminary Application will take less than an hour to prepare; the Final Application will take 4-6 weeks because of the Public Hearing requirement, there is little actual writing that needs to be done.
<b>Major Application Criteria</b>	Community distress taken from census data.
<b>Contact Information</b>	Joanna Schumann Department of Commerce Division of Housing & & Community Development PO Box 7970 201 W. Washington Ave. Madison WI 53707-7970 Phone: (608) 261-6535 FAX: (608) 266-5381 Email: joanna.schumann@wisconsin.gov
<b>Website</b>	<a href="http://commerce.wi.gov/housing/cd-boh-home.html">http://commerce.wi.gov/housing/cd-boh-home.html</a>
<b>Additional Comments</b>	227 preliminary applications were received in 2010. Of these, 18 scored high enough to be funded.  ***Final appropriation action had not been taken at the time of printing. Please call contact information for more details on funds availability.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES (DNR)</b>
<b>Program Title</b>	Clean Water Fund Program (CWFP)
<b>Eligible Applicants</b>	Any town, village, city, county, county utility district, town sanitary district, public inland lake protection & rehabilitation district, metropolitan sewerage district or federally recognized American Indian tribe or band.
<b>Grant, Loan Or Other Type Of Program</b>	Loans and Hardship grants
<b>Eligible Project Type</b>	Low interest loans and hardship grants to construct or modify municipal wastewater systems; low interest loans to construct urban storm water best management practices.
<b>Funding Available Per Year Per Program</b>	About \$300 million annually for regular CWFP loans; about \$7.5 million annually for hardship financial assistance.
<b>Maximum Grant/Loan</b>	70 percent Hardship grant maximum per municipality. For regular CWFP loans, no applicant may receive more than 35.2% of the state subsidy available in a biennium.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• Applicant submits an "Intent to Apply" (ITA) form and a "Priority Evaluation and Ranking Form" (PERF) to DNR by December 31.</li><li>• DNR publishes a project priority list in the following Spring.</li><li>• Applicant submits a regular loan or storm water application. It may be submitted at any time. Hardship applications are due June 30.</li><li>• DNR publishes a Hardship funding list after applications are processed.</li><li>• Loans must close within 8 months of "application acceptance".</li></ul>
<b>Estimated Time To Prepare Application</b>	1 – 2 weeks
<b>Major Application Criteria</b>	CWFP loan funds are distributed on the basis of a competitive environmental priority scoring system. To be eligible for Hardship financial assistance, municipalities must meet the following: <ul style="list-style-type: none"><li>• The municipality's adjusted Median Household Income (MHI) must be 80% or less of the state's adjusted MHI.</li><li>• The estimated total annual residential user charge that relates to wastewater treatment would exceed 2% of the municipality's adjusted MHI.</li></ul>
<b>Contact Information</b>	Robin Schmidt DNR Bureau of Community Financial Assistance – CF/2 PO Box 7921 Madison WI 53707-7921 Phone: (608) 266-3915 FAX: (608) 267-0496 Email: robin.schmidt@wisconsin.gov
<b>Website</b>	<a href="http://dnr.wi.gov/org/caer/cfa/EL/Section/clean.html">http://dnr.wi.gov/org/caer/cfa/EL/Section/clean.html</a>
<b>Additional Comments</b>	<ul style="list-style-type: none"><li>• Interest Rates are subject to change.</li><li>• Maximum loan term of 20 years.</li><li>• Bond counsel required for loans.</li><li>• Applicant must provide the CWFP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or combination.</li><li>• Applicant must make a good faith effort to utilize disadvantaged businesses.</li><li>• Applicant must comply with Davis-Bacon requirements.</li><li>• 20% of federal capitalization grant to green projects or project elements.</li></ul>

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>USDA RURAL DEVELOPMENT (Rural Utilities Service (RUS))</i></b>
<b>Program Title</b>	Water and Environmental Programs
<b>Eligible Applicants</b>	Cities, villages, tribes, sanitary districts and towns in rural areas with a population up to 10,000.
<b>Grant, Loan Or Other Type Of Program</b>	Loans & Grants.
<b>Eligible Project Type</b>	Loans and grants to construct, improve, or modify municipal drinking water and wastewater systems, storm sewers, and solid waste disposal facilities.
<b>Funding Available Per Year Per Program</b>	Anticipated Fiscal Year 2011 allocations for Wisconsin: <ul style="list-style-type: none"><li>• Loan: \$23,967,000</li><li>• Grant: \$8,138,000</li></ul>
<b>Maximum Grant/Loan</b>	Maximum Loan: 100% of project cost. Maximum Grant: <ul style="list-style-type: none"><li>• 75% of project if MHI &lt; \$37,306 and health and sanitary problems exist.</li><li>• 45% of project if MHI \$37,306 - \$46,632.</li><li>• 0% of project if MHI &gt; \$46,632.</li></ul> Grant Criteria: <ul style="list-style-type: none"><li>• Median household income (MHI)</li><li>• User rates.</li><li>• Debt repayment ability.</li></ul>
<b>Typical Application Cycle</b>	Applications accepted throughout fiscal year (Oct. 1 – Sept. 30). Applicants are notified of status within 45 days.
<b>Estimated Time To Prepare Application</b>	Once preliminary engineering report is completed, time to complete pre-application is nominal. Time to process application varies. Loan-only projects may be fast-tracked.
<b>Major Application Criteria</b>	Priority to municipalities with a population less than 5,500, projects serving low income communities, and projects necessary to alleviate a health or sanitary problem.
<b>Contact Information</b>	Business & Community Programs 4949 Kirschling Court Stevens Point WI 54481 Phone: (715) 345-7610 FAX: (715) 345-7616 Email: rd.bcp.so@wi.usda.gov
<b>Website</b>	<a href="http://www.rurdev.usda.gov/wi/Programs">http://www.rurdev.usda.gov/wi/Programs</a>
<b>Additional Comments</b>	Maximum loan term is 40 years. Bonds can be pledged of revenue, special assessment, or general obligation. There is a credit test requirement.

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>USDA RURAL DEVELOPMENT (Rural Utilities Service (RUS))</i></b>
<b>Program Title</b>	Guaranteed Water and Environmental Program
<b>Eligible Applicants</b>	Cities, villages, tribes, sanitary districts and towns in rural areas with a population up to 10,000.
<b>Grant, Loan Or Other Type Of Program</b>	Loan Guarantees
<b>Eligible Project Type</b>	Loan guarantees to construct, improve, or modify municipal drinking water and wastewater systems, storm sewers, and solid waste disposal facilities.
<b>Funding Available Per Year Per Program</b>	Anticipated Fiscal Year 2011 allocations for Wisconsin: <ul style="list-style-type: none"><li>• Guarantee up to 90% of eligible loss</li><li>• A 1% guarantee fee is payable by the lender to USDA, when the guarantee is issued, guarantee issued after the project is substantially complete</li><li>• Lender will retain a minimum of 5% of total loan amount from the unguaranteed portion</li><li>• No guarantee on tax-exempt funds or projects using RD grant funds</li><li>• Interest rates negotiated between lender and borrower</li><li>• Maximum loan term limited to useful life of facility not to exceed 40 years</li><li>• Collateral includes but not limited to general obligation bonds, revenue bonds, pledge of assessments, assignment of revenue, land, easements etc.</li></ul>
<b>Maximum Grant/Loan</b>	Maximum Loan: 100% of project cost.
<b>Typical Application Cycle</b>	Applications accepted anytime and compete for funding with applications on hand.
<b>Estimated Time To Prepare Application</b>	Once preliminary engineering report is completed, time to complete pre-application is nominal. Time to process application varies.
<b>Major Application Criteria</b>	Project must have adequate capacity to serve existing population and reasonable growth, applicant must be unable to obtain credit without the loan guarantee, legal authority to own, operate and maintain facility, facility must comply with federal, state and local laws
<b>Contact Information</b>	Federal or State chartered bank or savings and loan associations, mortgage company that is part of a bank holding company, Farm Credit Bank, Insurance Company regulated by a State or National insurance regulatory agency, other lenders as approved by USDA.  Business & Community Programs 4949 Kirschling Court Stevens Point WI 54481 Phone: (715) 345-7610 FAX: (715) 345-7616 Email: rd.bcp.so@wi.usda.gov
<b>Website</b>	<a href="http://www.rurdev.usda.gov/wi/Programs">http://www.rurdev.usda.gov/wi/Programs</a>
<b>Additional Comments</b>	Eligible lenders are subject to credit examination and supervision by an appropriate agency of the United States or a State that supervises credit institutions. Contact Rural Development for further information.

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES (DNR)</b>
<b>Program Title</b>	Safe Drinking Water Loan Program (SDWLP)
<b>Eligible Applicants</b>	Any city, village, town, county, town sanitary district, public inland lake protection & rehabilitation district, or municipal water district.
<b>Grant, Loan Or Other Type Of Program</b>	Subsidized Loans
<b>Eligible Project Type</b>	Projects to construct or modify public water systems to comply with public health protection objectives of the Safe Drinking Water Act (SDWA).
<b>Funding Available Per Year Per Program</b>	About \$43 million will be available for 2011 – 12; at least 15% of available funds must be allocated to public water systems serving less than 10,000 persons.
<b>Maximum Grant/Loan</b>	No applicant may receive more than 25% of the state subsidy each biennium.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"> <li>• Applicant submits an "Intent to Apply" (ITA) form and "Priority Evaluation and Ranking Form" (PERF) to DNR by December 31.</li> <li>• DNR publishes a project priority list in Spring based on ITAs and PERFs.</li> <li>• Applicant submits a loan application and plans and specifications to DNR by June 30.</li> <li>• DNR publishes a funding list after reviewing applications.</li> <li>• SDWLP loans must close by the June 30 of the following year.</li> </ul>
<b>Estimated Time To Prepare Application</b>	Approximately 1-2 weeks
<b>Major Application Criteria</b>	<p>SDWLP loan funds are distributed on the basis of a competitive priority scoring system which includes the following criteria:</p> <ul style="list-style-type: none"> <li>• Most serious risk to human health.</li> <li>• Projects needed to ensure compliance with SDWA Amendments.</li> <li>• Financial need.</li> </ul> <p>Applicants meeting the following criteria may receive a lower interest rate:</p> <ul style="list-style-type: none"> <li>• Population &lt; 10,000.</li> <li>• The applicant's adjusted Median Household Income (MHI) is 80% or less of the state's adjusted MHI.</li> </ul>
<b>Contact Information</b>	<p>Jeanne Cargill  DNR Bureau of Community Financial Assistance - CF/2  PO Box 7921  Madison WI 53707-7921  Phone: (608) 267-7587  FAX: (608) 267-0496  Email: Jeanne.Cargill@wisconsin.gov</p>
<b>Website</b>	<a href="http://dnr.wi.gov/org/caer/cfa/EL/Section/drinkingwater.html">http://dnr.wi.gov/org/caer/cfa/EL/Section/drinkingwater.html</a>
<b>Additional Comments</b>	<ul style="list-style-type: none"> <li>• Interest Rates are subject to change.</li> <li>• Maximum loan term of 20 years.</li> <li>• Bond counsel required for loans.</li> <li>• Applicant must provide the SDWLP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or a combination.</li> <li>• Applicant must make a good faith effort to utilize disadvantaged businesses.</li> <li>• Applicant must comply with Davis-Bacon requirements.</li> <li>• Cannot refinance existing long-term project loans.</li> <li>• 20% of federal capitalization grant to green projects or project elements.</li> </ul>

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>BOARD OF COMMISSIONERS OF PUBLIC LANDS (BCPL) and DEPARTMENT OF NATURAL RESOURCES (DNR)</b>
<b>Program Title</b>	Small Loan Program
<b>Eligible Applicants</b>	All municipalities including cities, villages, towns, and counties, plus lake districts, metropolitan sewerage districts, and town sanitary districts.
<b>Grant, Loan Or Other Type Of Program</b>	BCPL Loan, with a Clean Water Fund Program Interest Rate Subsidy
<b>Eligible Project Type</b>	Wastewater and Storm Water Best Management Practices
<b>Funding Available Per Year Per Program</b>	Varies
<b>Maximum Grant/Loan</b>	BCPL Loan – Total project cost subject to availability of funds. DNR Interest Rate Subsidy – Total project cost must be \$1,000,000 or less.
<b>Typical Application Cycle</b>	An applicant applies for a BCPL State Trust Fund Loan (see page #8): <ul style="list-style-type: none"><li>• Loan funding may occur within 45-60 days after application.</li></ul> The applicant then applies for a Clean Water Fund Program - Interest Rate Subsidy: <ul style="list-style-type: none"><li>• An "Intent to Apply" (ITA) form and "Priority Evaluation and Ranking Form" (PERF) must be submitted to DNR by December 31 of the year preceding the state fiscal year in which the municipality wants to enter into an Interest Rate Subsidy Agreement (IRSA).</li><li>• Interest Rate Subsidy Agreement must be signed within 8 months of "application acceptance."</li></ul>
<b>Estimated Time To Prepare Application</b>	Approximately 2 hours for State Trust Fund Loan application. Approximately 5 hours for Clean Water Fund Program – Interest Rate Subsidy application.
<b>Major Application Criteria</b>	BCPL STATE TRUST FUND LOAN PROGRAM: <ul style="list-style-type: none"><li>• Project must be for a qualifying public purpose</li><li>• Borrower must have sufficient general obligation borrowing capacity</li><li>• BCPL must have funds available for lending (funds are usually available for all projects).</li></ul> CLEAN WATER FUND PROGRAM – INTEREST RATE SUBSIDY: <ul style="list-style-type: none"><li>• Subsidies are awarded on the basis of competitive environmental priority scoring system.</li></ul>
<b>Contact Information</b>	BCPL STATE TRUST FUND LOAN PROGRAM: Richard Sneider PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 (general loan line) FAX: (608) 267-2787 Email: richard.sneider@wisconsin.gov
<b>Website – BCPL</b>	<a href="http://bcpl.wisconsin.gov">http://bcpl.wisconsin.gov</a>
<b>Contact Information</b>	CLEAN WATER FUND PROGRAM – INTEREST RATE SUBSIDY: Dave Calhoon DNR Bureau of Community Financial Assistance – CF/2 PO Box 7921 Madison WI 53707-7921 Phone: (608) 264-8844 FAX: (608) 267-0496 Email: david.calhoon@wisconsin.gov
<b>Website – DNR</b>	<a href="http://dnr.wi.gov/org/caer/cfa/EL/Section/small.html">http://dnr.wi.gov/org/caer/cfa/EL/Section/small.html</a>
<b>Additional Comments</b>	BCPL – Applicants must utilize general obligation authority. Interest Rates subject to change. CWFP – Interest Rate Subsidy: Interest Rates subject to change.

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>BOARD OF COMMISSIONERS OF PUBLIC LANDS (BCPL)</b>
<b>Program Title</b>	BCPL State Trust Fund Loan Program
<b>Eligible Applicants</b>	All municipalities including cities, villages, towns, and counties, plus lake districts, metropolitan sewerage districts, and town sanitary districts.
<b>Grant, Loan Or Other Type Of Program</b>	Loan program with fixed rate loan terms up to 20 years.
<b>Eligible Project Type</b>	All types of projects - needs to be for a qualifying public purpose.
<b>Funding Available Per Year Per Program</b>	Varies.
<b>Maximum Grant/Loan</b>	BCPL generally maintains a \$5,000,000 annual loan limit per borrower. This limit is subject to change depending on availability of funds. Exceptions to this limit may be granted under special circumstances. Contact BCPL for current loan limit and rates.
<b>Typical Application Cycle</b>	Loan funding may occur within 45-60 days after borrower submission of the loan worksheet, which is available on the BCPL website.
<b>Estimated Time To Prepare Application</b>	Approximately 2 hours. The BCPL application includes the resolution that must be approved by the board of the borrowing entity.
<b>Major Application Criteria</b>	<ul style="list-style-type: none"> <li>• Project must be for a qualifying public purpose</li> <li>• Borrower must have sufficient general obligation borrowing capacity</li> <li>• BCPL must have funds available for lending (funds are usually available for all qualifying projects – call BCPL for current loan limits and interest rates).</li> </ul>
<b>Contact Information</b>	Richard Sneider PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 (general loan line) FAX: (608) 267-2787 Email: <a href="mailto:richard.sneider@wisconsin.gov">richard.sneider@wisconsin.gov</a>
<b>Website</b>	<a href="http://bcpl.wisconsin.gov">http://bcpl.wisconsin.gov</a>
<b>Additional Comments</b>	<p>BCPL interest rates are competitive with the bond market and other financial institutions. The application process is simple, and borrowers pay no application fees or prepayment penalties. Applications are accepted, and loans are funded, throughout the year. For wastewater and storm water projects, see Page 7 for details on the Interest Rate Subsidy Program offered in cooperation with DNR.</p> <p><b><u>BCPL: The Statewide Lender That Pays Local Dividends.</u></b> More than 95% of interest paid on BCPL loans is returned to Wisconsin communities in the form of aid to public school libraries. In many districts, these dollars represent the only funding available for new books and other library materials.</p>

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<i>FOUNDATION FOR RURAL HOUSING, INC.</i>
<b>Program Title</b>	Household Water Well System Program
<b>Eligible Applicants</b>	Individuals whose households: <ul style="list-style-type: none"><li>• Have an income less than 50% of the county's median household income.</li></ul>
<b>Grant, Loan Or Other Type Of Program</b>	Loans
<b>Eligible Project Type</b>	Replacement or repair of existing well
<b>Funding Available Per Year Per Program</b>	\$100,000
<b>Maximum Grant/Loan</b>	\$11,000 maximum per household
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• First come, first serve basis</li><li>• No application deadlines</li></ul>
<b>Estimated Time To Prepare Application</b>	1 hour
<b>Major Application Criteria</b>	Need and eligibility
<b>Contact Information</b>	Jay Mageland 4506 Regent Street Madison WI 53705 Phone: (608) 238-3448 Toll Free Phone: 1-888-400-5974 Email: ruralhousing@tds.net FAX: (608) 238-2084
<b>Website</b>	<a href="http://www.wisconsinruralhousing.org">www.wisconsinruralhousing.org</a>
<b>Additional Comments</b>	See website for on-line application.

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WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>DEPARTMENT OF VETERANS AFFAIRS</b>		
<b>Program Title</b>	Home Improvement Loan Program (HILP)		
<b>Eligible Applicants</b>	State of Wisconsin veterans		
<b>Grant, Loan Or Other Type Of Program</b>	Loans	80% Loan <u>To Value</u>	90% Loan <u>to Value</u>
	15 year	6.50%	7.25%
	10 year	6.00%	6.75%
	7 year	6.00%	6.75%
	5 year	5.25%	6.00%
	Interest rates as of May 18, 2010 (Subject to change.)		
	Minimum equity – 10%		
<b>Eligible Project Type</b>	Any home improvement, including private wells, septic laterals.		
<b>Funding Available Per Year Per Program</b>	Unlimited Funding		
<b>Maximum Grant/Loan</b>	No Limit		
<b>Typical Application Cycle</b>	Varies (1-5 weeks)		
<b>Estimated Time To Prepare Application</b>	1 week		
<b>Major Application Criteria</b>	10% equity after existing and proposed loan.		
<b>Contact Information</b>	"Ask for a member of the Loans Staff" Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Toll Free (outside Madison) (800) 847-8387 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: Jeff.Wisniewski@dva.state.wi.us		
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_improvementloans.asp">http://dva.state.wi.us/Ben_improvementloans.asp</a>		
<b>Additional Comments</b>	Initial contact is the local County Veterans Service officer (CVSO) -- look under "county government" in the phone book. Or apply on-line @ DVA.state.wi.us. Click on "Loans" button.		

WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>DEPARTMENT OF VETERANS AFFAIRS</b>		
<b>Program Title</b>	Personal Loan Program (PLP)		
<b>Eligible Applicants</b>	State of Wisconsin veterans		
<b>Grant, Loan Or Other Type Of Program</b>	If <u>real estate secured</u> Loans		
	Loan to Value:	<u>80% Equity</u>	<u>90% Equity</u>
	10 year	6.00%	6.75%
	7 year	6.00%	6.75%
	5 year	5.25%	6.00%
	-----		
	If <u>co-signer secured</u> Loans		
	5 year	10.00%	
	3 year	8.50%	
	All interest rates as of May 18, 2010 (Subject to change.)		
<b>Eligible Project Type</b>	Any purpose, including to pay off indebtedness for private wells, septic system, laterals, or pay assessments; also to install new septic or well.		
<b>Funding Available Per Year Per Program</b>	\$10,000,000		
<b>Maximum Grant/Loan</b>	\$25,000 - Mortgage Secured	\$5,000 - Co-signer Secured	
<b>Typical Application Cycle</b>	Varies (1-5 weeks)		
<b>Estimated Time to Prepare Application</b>	1 day		
<b>Major Application Criteria</b>	Term of loan and loan security determine interest rate.		
<b>Contact Information</b>	"Ask for a member of the Loans Staff" Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Toll Free (outside of Madison) (800) 847-8387 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: Jeff.Wisniewski@dva.state.wi.us		
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_personalloans.asp">http://dva.state.wi.us/Ben_personalloans.asp</a>		
<b>Additional Comments</b>	Initial contact is the local County Veterans Service officer (CVSO) -- look under "county government" in the phone book. Or apply on-line @ DVA.state.wi.us Click on "Loans" button.		

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF VETERANS AFFAIRS</b>
<b>Program Title</b>	Primary Mortgage Loan Program and Purchase and Rehabilitation Loan Program
<b>Eligible Applicants</b>	State of Wisconsin veterans
<b>Grant, Loan Or Other Type Of Program</b>	30 year maximum term loan, presently at 5.65% interest. Interest rates as of May 18, 2010 (Subject to change.)
<b>Eligible Project Type</b>	Payoff Lot Loan and Construction Loan; Refinance Existing Mortgage; Acquire Land and Build a Home; Purchase Existing Home, Duplex, Condominium; Purchase and Improve/Rehabilitate a Home; Can Finance a 2 – 4 Unit Income Property, if One Unit is Owner Occupied and has Existed as Residential Use for at Least Five Years.
<b>Funding Available Per Year Per Program</b>	Varies.
<b>Maximum Grant/Loan</b>	\$343,750
<b>Typical Application Cycle</b>	Varies (2-4 weeks)
<b>Estimated Time To Prepare Application</b>	2 weeks
<b>Major Application Criteria</b>	Eligibility
<b>Contact Information</b>	“Ask for a member of the Loans Staff” Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Toll Free (outside Madison) (800) 847-8387 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: Jeff.Wisniewski@dva.state.wi.us
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_mortgageloans.asp">Http://dva.state.wi.us/Ben_mortgageloans.asp</a>
<b>Additional Comments</b>	Initial contact is the local County Veterans Service officer (CVSO) -- Look under “county government” in the phone book; or, -- Contact any participating lender

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>USDA RURAL DEVELOPMENT</i></b>
<b>Program Title</b>	Section 504 Repair Loan and Grant Program
<b>Eligible Applicants</b>	Loan: Very low income (less than 50% median household income for the county) individuals, must be owner/occupant of a single family dwelling and unable to obtain needed credit from other sources. Grant: In addition to meeting above criteria, must be 62 years of age or older and be able to demonstrate inability to repay a 504 loan.
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans
<b>Eligible Loan/Grant Purposes</b>	Loan: Make repairs to improve or modernize the home and/or to remove health and safety hazards. Grant: Make repairs that remove health or safety hazards (example: water system, septic/wastewater hook-up, insulation, roof and structural repair).
<b>Funding Available Per Year Per Program</b>	Anticipated Fiscal Year 2011 allocations for Wisconsin: <ul style="list-style-type: none"><li>• Loan: \$694,196</li><li>• Grant: \$702,304</li></ul>
<b>Maximum Grant/Loan Per Individual</b>	Loan: Maximum outstanding is limited to \$20,000.00. Grant: Lifetime assistance to any individual is \$7,500.00.
<b>Application Cycle</b>	Applications are accepted throughout the Fiscal Year, October 1-September 30. Funds are made available to state on a quarterly basis.
<b>Estimated Time To Prepare An Application</b>	Approximately 45 minutes to 1 hour
<b>Funding Criteria</b>	First come, first served
<b>Contact Information</b>	This program is administered out of 6 area offices throughout the state. The appropriate area office servicing a specific county can be identified by contacting:  Rural Housing Section of the Rural Development State Office 4949 Kirschling Court Stevens Point WI 54481 Phone: (715) 345-7620 FAX: (715) 345-7699 Email: rd.sfh.so@wi.usda.gov
<b>Website</b>	<a href="http://www.rurdev.usda.gov/wi/programs">http://www.rurdev.usda.gov/wi/programs</a>
<b>Additional Comments</b>	Loan is 1% interest rate; maximum term of 20 years.

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES (DNR)</b>														
<b>Program Title</b>	Well Compensation Program (Grant Award)														
<b>Eligible Applicants</b>	<p>Owner of a chemical or livestock fecal bacteria contaminated private water supply that exceeds the standard health advisory level and you have received a Health Advisory letter or have had qualifying water tests done by a certified lab and that well serves a residence or is used for watering livestock. (See exceptions on web site identified below.)</p> <p>Annual family income may not be more than \$65,000 for the previous year. Further, if family income is between \$45,000 and \$65,000, the award will be reduced by \$.30 for each dollar of income exceeding \$45,000.</p>														
<b>Grant Award / Type of Program</b>	Grant Award with addition hardship award possible for low income owner.														
<b>Eligible Project Type</b>	Replace well, treatment device, connection to municipal water and well abandonment.														
<b>Funding Available Per Year</b>	\$276,000 is available for spending per fiscal year shared with well abandonment grants.														
<b>Maximum Grant Award/Loan</b>	Grant award provides 75% of total eligible cost, up to a maximum grant award amount of \$9,000 for one private residence contaminated well with possible addition hardship award for low income owner. If you receive funding from any other private sources to cover some or all of the costs of your replacement water supply, your grant award will be reduced if the sum of the Well Compensation Grant and the other grant exceeds 100% of the eligible costs.														
<b>Application Cycle</b>	Continuous: Application claims <u>must be submitted</u> to the DNR Region Water Supply Specialist after contamination eligibility has been identified by the DNR Region Water Supply Specialist. Only work done after applicant receives approval letter is reimbursable. The grant award is for one year from the date of the grant award issued by the DNR Grant Manager.														
<b>Estimated Time to Prepare An Application</b>	The application is a combination of required information from the Claimant, DNR Region Water Supply Specialist, and the Well Driller. It is difficult to estimate preparation time due to the complexity involved.														
<b>Contact Information</b>	<p>For eligibility determination and completion of the application claim see the region list by county on the web site. Identified below are Regional DNR Water Supply Specialists.</p> <p><u>The DNR Region Drinking &amp; Groundwater (Supervisor), phone numbers are as follows:</u></p> <table border="0"> <tr> <td>Northern Region:</td> <td>(715) 635-4028</td> </tr> <tr> <td>West Central Region:</td> <td>(715) 839-3745</td> </tr> <tr> <td>South Central Region:</td> <td>(608) 275-3215</td> </tr> <tr> <td>Northeast Region:</td> <td>(920) 662-5188</td> </tr> <tr> <td>Southeast Region:</td> <td>(414) 263-8576</td> </tr> </table> <table border="0"> <tr> <td colspan="2"><u>Program Managers</u></td> </tr> <tr> <td>Jeff Soellner, CF/2 Grant Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-7152 E-mail: Jeffrey.Soellner@wisconsin.gov</td> <td>Marty Nessman, DG/5 Hydrogeologist Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-2449 E-mail: Martin.Nessman@wisconsin.gov</td> </tr> </table>	Northern Region:	(715) 635-4028	West Central Region:	(715) 839-3745	South Central Region:	(608) 275-3215	Northeast Region:	(920) 662-5188	Southeast Region:	(414) 263-8576	<u>Program Managers</u>		Jeff Soellner, CF/2 Grant Manager Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-7152 E-mail: Jeffrey.Soellner@wisconsin.gov	Marty Nessman, DG/5 Hydrogeologist Department of Natural Resources P.O. Box 7921 Madison, WI 53707-7921 Phone: (608) 267-2449 E-mail: Martin.Nessman@wisconsin.gov
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<b>Website</b>	<a href="http://dnr.wi.gov/org/caer/cfa/Grants/wellcomp.html">http://dnr.wi.gov/org/caer/cfa/Grants/wellcomp.html</a>														
<b>Additional Comments</b>	<p>The Department of Natural Resources is required by the Internal Revenue Service to send a 1099G for tax filing purposes as a result of payment for a "Well Compensation Grant Award Program Claim" greater than \$600. The department understands that "awards to individuals" is considered "other income."</p> <p>Only one additional claim may be submitted within ten years after an award is made if the replaced private well fails.</p> <p><b>The costs for any work done before the claim is filed and approved by the DNR are not eligible for reimbursement.</b></p> <p>Reference: <b>Wisc. Administrative Code Ch. NR 123 and Wisc. State Statutes 281.75</b></p>														

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>DEPARTMENT OF COMMERCE SAFETY AND BUILDINGS DIVISION</b>
<b>Program Title</b>	Wisconsin Fund – Private On-site Wastewater Treatment System Replacement or Rehabilitation Financial Assistance Program
<b>Eligible Applicants</b>	Owners of principal residences and small commercial businesses.
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans
<b>Eligible Project Type</b>	Funding for the replacement or rehabilitation of failing private onsite wastewater treatment systems serving a principal residence or small commercial business.
<b>Funding Available Per Year Per Program</b>	Anticipated annual allocation is \$2,815,000 ***
<b>Maximum Grant/Loan</b>	Maximum grant award is \$7,000.
<b>Typical Application Cycle</b>	Application deadline January 31; award notice sent after August 1.
<b>Estimated Time To Prepare Application</b>	Individual portion of the application completed in 1/2 hour. The county or city completes a major portion of the application.
<b>Major Application Criteria</b>	Grant eligibility is based on county or city participation, ownership of property, verification and categorization of failure by county or city official, date system was constructed, and income level of all owners.
<b>Contact Information</b>	Jean Joyce Department of Commerce - Safety & Building Division PO Box 2658 Madison WI 53701-2658 Phone: (608) 267-7113 FAX: (608) 267-9723 E-mail: jean.joyce@wisconsin.gov
<b>Website</b>	<a href="http://commerce.wi.gov/SB/docs/SB-WisFundBroch9320.pdf">http://commerce.wi.gov/SB/docs/SB-WisFundBroch9320.pdf</a>
<b>Additional Comments</b>	Owners of principal residences or small commercial businesses that have an existing failing system may be eligible for grants or loans if they meet all eligibility criteria including income limits. Septic systems that fail by discharging to surface water, groundwater, or zones of seasonally saturated soils receive funding priority. Contact county or city zoning or health department offices for application forms, or with any program questions. The program is voluntary and the only counties <u>not</u> participating as of January 2011 are Ashland, Crawford, Douglas, and Florence.

\*\*\*Final appropriation action had not been taken at the time of printing. Please call contact information for more details on funds availability.

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>WISCONSIN DEPARTMENT OF ADMINISTRATION, DIVISION OF INTERGOVERNMENTAL RELATIONS</i></b>
<b>Program Title</b>	Intergovernmental Relations
<b>Eligible Applicants</b>	N/A
<b>Grant, Loan Or Other Type Of Program</b>	Assists Wisconsin communities in locating potential funding sources for a variety of projects.
<b>Eligible Project Type</b>	All projects are eligible for technical assistance.
<b>Funding Available Per Year Per Program</b>	N/A
<b>Maximum Grant/Loan</b>	N/A
<b>Typical Application Cycle</b>	Accepts requests for services anytime.
<b>Estimated Time To Prepare Application</b>	N/A, no formal application
<b>Major Application Criteria</b>	N/A
<b>Contact Information</b>	Dawn Vick, Team Leader Division of Intergovernmental Relations Department of Administration 101 East Wilson St., 9 <sup>th</sup> Floor PO Box 8944 Madison WI 53708-8944 Phone: (608) 266-7043 FAX: (608) 267-6917 Email: dawn.vick@wisconsin.gov
<b>Website</b>	<a href="http://wisconsinpartnership.wi.gov">http://wisconsinpartnership.wi.gov</a>
<b>Additional Comments</b>	<p>The Intergovernmental Services Office may be able to locate other potential funding sources. If a municipality is looking for funds for projects other than drinking and wastewater related, then contact the Intergovernmental Services Office for assistance.</p> <p>Organizations (municipalities) can electronically search for and apply for competitive grant opportunities from all Federal grant-making agencies by going on-line to <a href="http://www.grants.gov">www.grants.gov</a>. State grants can also be searched for in the Wisconsin Catalog of Community Assistance at <a href="http://www.wigrants.wi.gov">www.wigrants.wi.gov</a>.</p>

**Please Note: This is not a grant or loan program.**

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>WISCONSIN COMMUNITY ACTION PROGRAM ASSOCIATION (WISCAP)</i></b>
<b>Program Title</b>	Rural Community Assistance Program (RCAP)
<b>Eligible Applicants</b>	Small (under 10,000), rural, low-income communities, sanitary districts, and isolated rural areas.
<b>Grant, Loan Or Other Type Of Program</b>	RCAP is a statewide, federally-funded program that provides training and technical assistance to low and moderate income rural communities with problems related to water and wastewater. Services are provided at no cost to the community, and are determined by community needs. Services include on-site assistance with facility planning and development; and technical, financial, and managerial capacity building. RCAP also offers an on-site Utility Board Workshop for sanitary districts, towns, and municipalities.
<b>Eligible Project Type</b>	Water & wastewater projects are eligible for RCAP assistance.
<b>Funding Available Per Year Per Program</b>	N/A
<b>Maximum Grant/Loan</b>	N/A
<b>Typical Application Cycle</b>	RCAP program year: September 1 - August 31. RCAP accepts requests for services anytime.
<b>Estimated Time To Prepare Application</b>	N/A, No formal application. RCAP has a simple enrollment letter.
<b>Major Application Criteria</b>	Low-income, rural community. Requests are processed in order received & approved as program funding permits.
<b>Contact Information</b>	Bill Brown, Rural Development Director WISCAP – Rural Community Assistance Program 1310 Mendota St., Suite 107 Madison WI 53714 Phone: (608) 244-0407 FAX: (608) 244-4064 Email: <a href="mailto:bbrown@wiscap.org">bbrown@wiscap.org</a>
<b>Website</b>	<a href="http://wiscap.org">http://wiscap.org</a>
<b>Additional Comments</b>	<b>Please Note: This is not a grant or loan program.</b>

2011 – 2012

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b>WISCONSIN RURAL WATER ASSOCIATION</b>
<b>Program Title</b>	WRWA
<b>Eligible Applicants</b>	Rural communities with populations less than 10,000.
<b>Grant, Loan Or Other Type Of Program</b>	<ul style="list-style-type: none"><li>• Technical Assistance and Training</li><li>• Interim Construction Loan Program (CLP)</li><li>• Loan Equipment Program</li></ul>
<b>Eligible Project Type</b>	Approved Rural Utility Service, Clean Water, Safe Drinking Water, and Brownfield projects.
<b>Funding Available Per Year Per Program</b>	2010 – 2011: CLP Pool of \$18,250,000
<b>Maximum Grant/Loan</b>	No maximum
<b>Typical Application Cycle</b>	Continuous
<b>Estimated Time To Prepare Application</b>	1 hour
<b>Major Application Criteria</b>	Letter of commitment from Rural Utility Service, or DNR. See Eligible Project Type (above).
<b>Contact Information</b>	Ken M. Blomberg – Executive Director 350 Water Way Plover WI 54467 Phone: (715) 344-7778 FAX: (715) 344-5555 E-mail: ken@wrwa.org
<b>Website</b>	<a href="http://wrwa.org/">http://wrwa.org/</a>
<b>Additional Comments</b>	Assist communities in locating funding sources for water and drinking water projects. Provide on-site assistance in drinking water, wastewater and wellhead protection. Training available for operators, managers, clerks & decision-makers. Technicians available at no cost.

# Preliminary Inquiry for Project Financing

## Water and Waste Water Facilities

If you would like to be contacted by those agencies that appear to have a program that could assist your municipality with your water or wastewater project, complete this form and submit it to the address below.

**Applicant/Owner:** \_\_\_\_\_ **Date:** \_\_\_\_\_

Public Body     Non-Profit     Private     Other: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone No: \_\_\_\_\_

Address: \_\_\_\_\_ Fax No.: \_\_\_\_\_

E-mail: \_\_\_\_\_

City & Zip Code: \_\_\_\_\_ County: \_\_\_\_\_

### Description of Type of Utility & Identify Service Area:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Population of Community:

<10,000     10,000 – 50,000     >50,000

Project is needed for:

Residential     Commercial     Public     Other: \_\_\_\_\_

**On the reverse or attached, please describe your immediate and long range needs/issues/problems.**

**On the reverse or attached, please describe (if known) proposed solutions/project description and timeline for action.**

**Estimated Cost of Project (if known):**

\_\_\_\_\_  
\_\_\_\_\_

**Project Contacts and Consultants (if known):**

Consulting Engineer: \_\_\_\_\_

Financial Consultant: \_\_\_\_\_

Attorney: \_\_\_\_\_

Other: \_\_\_\_\_

**Send this Inquiry to:** Wisconsin Rural Water Association  
350

Water Way  
Plover WI 54467

**Phone:** (715) 344-7778

**FAX:** (715 ) 344-5555

**E-Mail:** wrwa@wrwa.org





This booklet was cooperatively prepared by:

Board of Commissioners of Public Lands  
Foundation for Rural Housing, Inc.  
USDA Rural Development  
Wisconsin Community Action Program Association  
Wisconsin Department of Administration  
Wisconsin Department of Commerce  
Wisconsin Department of Natural Resources  
Wisconsin Department of Veteran Affairs  
Wisconsin Rural Water Association

This publication is available on-line at: <http://dnr.wi.gov/org/caer/cfa/EL/Forms/sources.html>

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