

FLOOD-RELATED

GENERAL WATER
MANAGEMENT

WATER SUPPLY

ALTERNATIVE FUNDING SOURCES

FOR NORTH DAKOTA WATER DEVELOPMENT 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.





FLOOD-RELATED

EMERGENCY WATERSHED PROTECTION PROGRAM

The Emergency Watershed Protection (EWP) 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; water management; sediment control; 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/>

COMMUNITY DEVELOPMENT BLOCK GRANT DISASTER RELIEF

The Community Development Block Grant (CDBG) Disaster Relief 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/>

<http://www.communityservices.nd.gov/communitydevelopment/Programs/CommunityDevelopmentBlock-GrantDisasterRelief/>



FLOOD-RELATED

PUBLIC ASSISTANCE PROGRAM

FEMA Public Assistance Program (PAP) funds are made available through North Dakota Department of Emergency Services to repair eligible infrastructure damage caused by a disaster beyond local and state government recovery capability. State, local, and tribal governments, and qualified private non-profit entities may be eligible for this supplemental aid program.

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

HAZARD MITIGATION ASSISTANCE PROGRAM

FEMA provides funding through the Hazard Mitigation Assistance (HMA) program to significantly reduce or permanently eliminate future risk to lives and property from natural hazards. Eligible state, local, or tribal governments, and private non-profit groups may apply for this collection of related grant programs.

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

CONTINUING AUTHORITIES PROGRAM

US Army Corps of Engineers 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>



GENERAL WATER MANAGEMENT

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/CommunityDevelopmentBlock-Grant/>

NORTH DAKOTA REGIONAL COUNCILS

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

The National Fish Passage 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 and removal of obstructions. Private individuals and governmental entities are eligible to apply for grants through this program.

<http://www.fws.gov/fisheries/fwco/north-dakota.html>

<http://www.fws.gov/fisheries/fish-passage.html>



GENERAL WATER MANAGEMENT

NORTH DAKOTA OUTDOOR HERITAGE FUND

The North Dakota Outdoor Heritage Fund was established in 2013 to provide grants to state agencies, tribal governments, political subdivisions, and nonprofit organizations, with higher priority given to projects that enhance conservation practices in this state by:

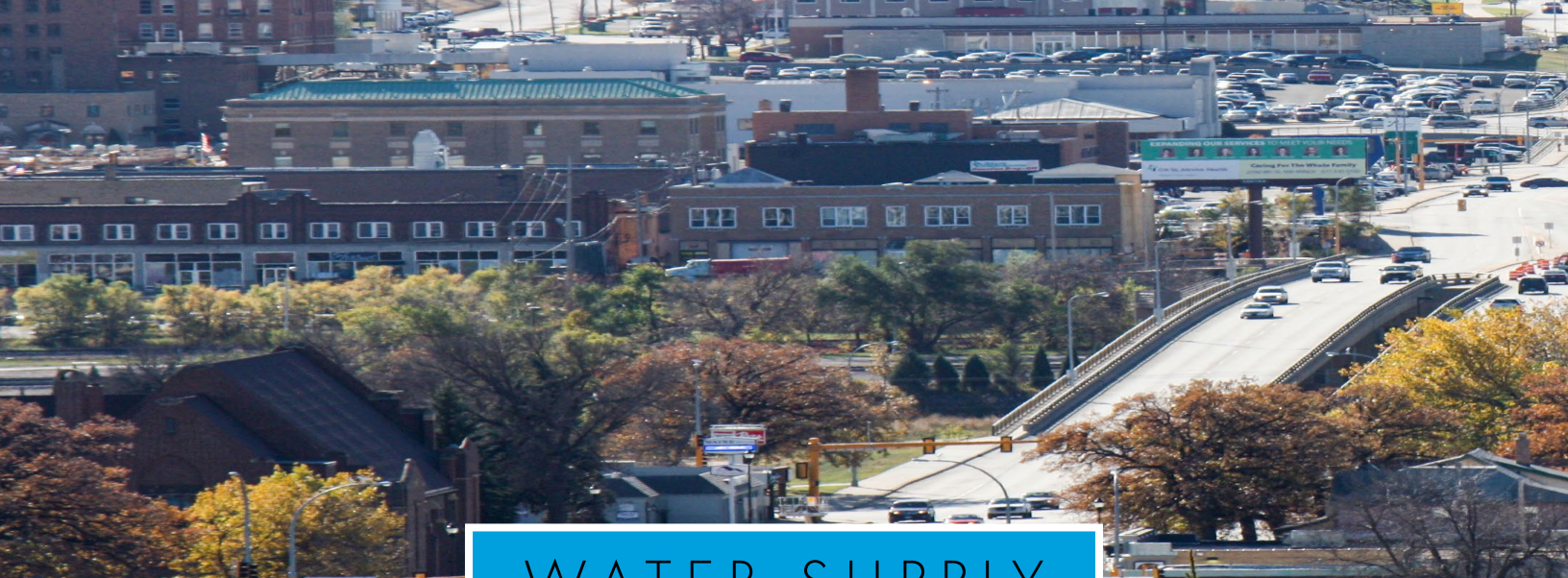
DIRECTIVE A - Providing access to private and public lands for sportsmen, including projects that create fish and wildlife habitat and provide access for sportsmen;

DIRECTIVE B - Improving, maintaining and restoring water quality, soil conditions, plant diversity, animal systems, and by supporting other practices of stewardship to enhance farming and ranching;

DIRECTIVE C - Developing, enhancing, conserving and restoring wildlife and fish habitat on private and public lands; and

DIRECTIVE D - Conserving natural areas and creating other areas for recreation through the establishment and development of parks and other recreation areas.

<http://www.nd.gov/ndic/outdoor-infopage.htm>



WATER SUPPLY

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/CommunityDevelopmentBlock-Grant/>

COMMUNITY WATER FACILITY REVOLVING LOAN FUND

The Community Water Facility (CWF) 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.

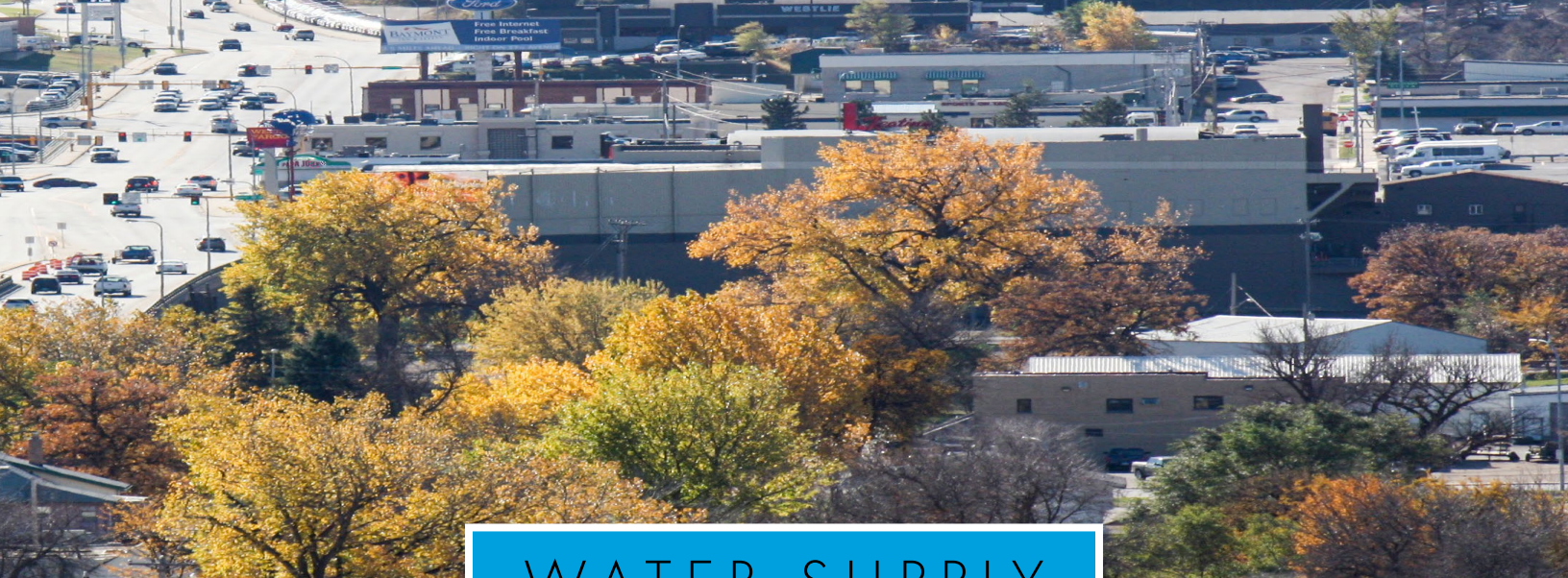
<https://bnd.nd.gov/infrastructure/>

INFRASTRUCTURE LOAN FUND

The Infrastructure Loan Fund program provides loans to political subdivisions for repair, replacement and new infrastructure projects. These funds may only be accessed if other state and federal programs are not available to fully fund or provide any funding for the project.

This loan program may be used for new construction of the following project examples: water or wastewater treatment plants; sewer, storm sewer and water lines; and transportation infrastructure, including curb and cutter. Flood control projects are not eligible for funding through this program.

<http://bnd.nd.gov/infrastructure/>



WATER SUPPLY

RURAL COMMUNITY ASSISTANCE PARTNERSHIP (RCAP) REVOLVING LOAN FUND

Rural Community Assistance Partnership (RCAP) is a non-profit network reaching rural and small communities in all 50 states to improve quality of life by starting at the tap.

<https://rcap.org/>

WATER & WASTE DISPOSAL DIRECT LOANS AND GRANTS

The RCAP Water and Wastewater Revolving Loan Fund was established with the help of the U.S. Department of Agriculture's Rural Utility Service to provide low-interest loans to eligible water and wastewater systems. This is a grant program for local units of government with populations of 10,000 or less, and specific non-profit groups. RCAP's Water and Wastewater Revolving Loan Fund (RLF) has some funds available for:

- Pre-development expenses necessary to secure permanent financing for major capital improvements.
- 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 unserved properties, water-line extensions to unserved properties, water storage facility improvements, equipment purchases and much more.

The fund is a national service of RCAP but is managed through the Southern RCAP regional office, Communities Unlimited.

<http://www.communitiesu.org>

<http://www.rcap.org/rlf>



WATER SUPPLY

MIDWEST ASSISTANCE PROGRAM (MAP)

Midwest Assistance Program (MAP) is the regional resource for the North Dakota Rural Community Assistance Partnership (RCAP). MAP has been helping communities and tribal nations find solutions to their infrastructure and development needs through information, resource management, expertise, and technical assistance since 1979. MAP provides solutions to rural communities and tribal nations each year in Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, North Dakota, South Dakota, and Wyoming.

<http://www.map-inc.org/>

Local Contacts

<http://www.map-inc.org/north-dakota.html>

WATER ASSISTANCE GRANT PROGRAM

The Water Assistance Grant Program was established by the Garrison Diversion Conservancy District (GDGD) and provides funding assistance for new customer hookups to a rural water system or district. The grant program introduced in 2021 is designed to aid water systems or districts with operational, maintenance, and replacement (OM&R) funding for extraordinary projects that impact the delivery of water to users, introduces health and safety issues, or may bring potential harm to other infrastructure if not repaired. Eligible projects are in accordance with the Municipal, Rural and Industrial Water Supply Program (MR&I) Committee's discretion.

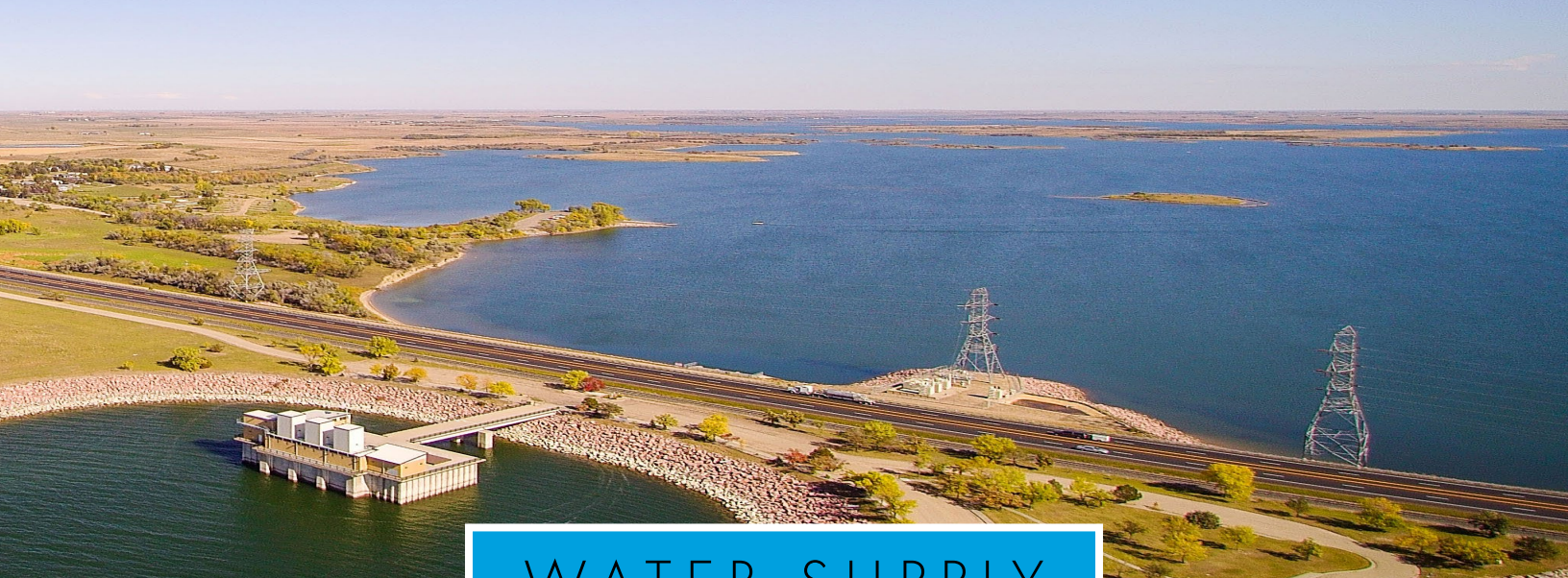
Applicant criteria and eligibility information regarding the grant program can be found here

http://www.garrisondiv.org/programs/municipal_rural_and_industrial_grants/WaterAssistanceGrantProgram/

WATER & WASTE DISPOSAL PROGRAM

The purpose of the Water and Waste Disposal 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 entities, non-profit corporations and tribes.

<http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/nd>



WATER SUPPLY

RURAL WATER & WASTE DISPOSAL LOAN PROGRAM

Banks, savings and loans, and other financial thrift institutions offer 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 for public works projects including water and waste disposal projects. These banking institutions can also help government subdivisions navigate the issuance of tax-free municipal bonds.

ND Bankers Association

<http://www.ndba.com/>

Independent Community Banks of ND

<http://www.icbnd.com/>

ND Savings and Loans and Thrift Institutions

<http://www.cuad.coop/>

RURAL DEVELOPMENT REVOLVING LOAN FUND

National Rural Water Association provides assistance through a revolving loan fund. The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.

The RWLF 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, and 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.

<https://nrwa.org/initiatives/revolving-loan-fund/>



WATER SUPPLY

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

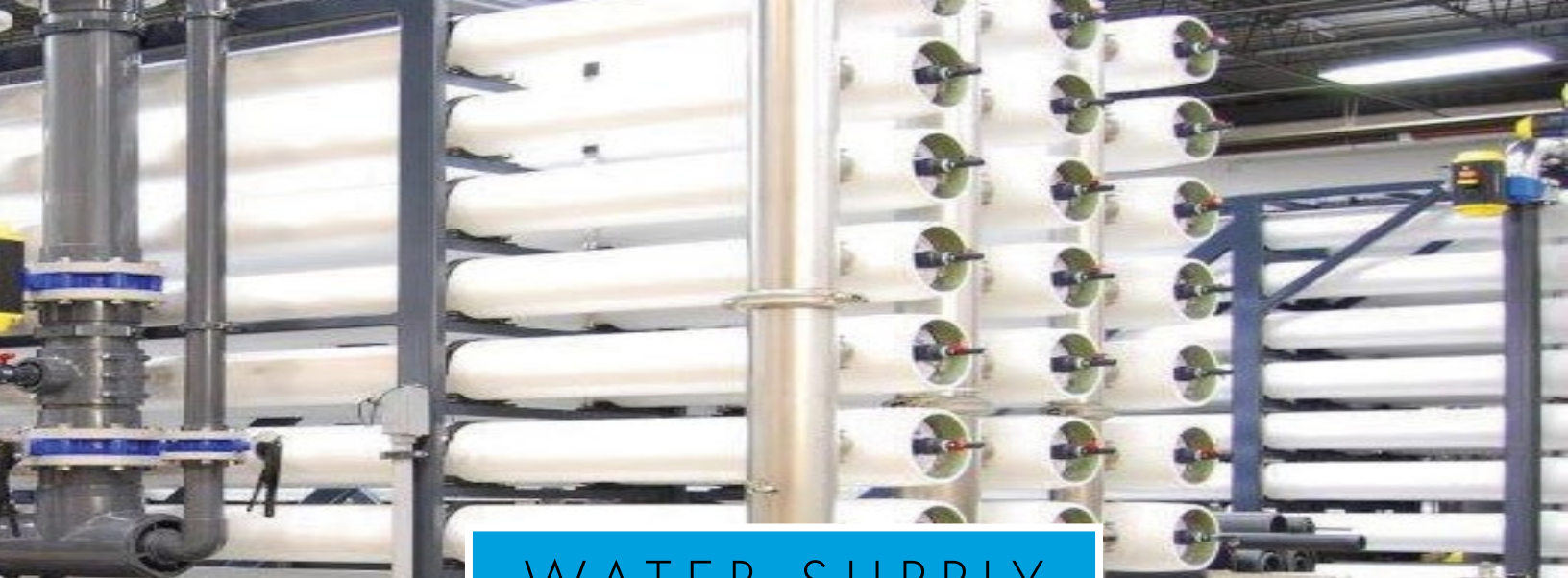
The State Revolving Fund (SRF) Program grants, received from the United States Environmental Protection Agency, are to be used to make below-market interest rate loans to political subdivisions for the purpose of financing authorized projects, to establish reserve funds, and for other purposes allowed 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 Environmental Quality and the North Dakota Public Finance Authority (PFA) jointly administer the SRF. This loan program is for local units of government.

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

DISASTER FINANCING PROGRAM

The Disaster Financing 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>



WATER SUPPLY

NORTH DAKOTA RURAL WATER FINANCE CORPORATION INTERIM FINANCING PROGRAM

The North Dakota Rural Water Systems Association (NDRWSA) 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/>

[NDRWSA is a member of the National Rural Water Association \(NRWA\).](#)

<https://nrwa.org/initiatives/revolving-loan-fund/>

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/>



WATER SUPPLY

REVOLVING LOAN FUND

RCAP's Water and Wastewater Revolving Loan Fund (RLF) has some funds available for:

- Pre-development expenses necessary to secure permanent financing for major capital improvements.
- 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 unserved properties, water-line extensions to unserved properties, water storage facility improvements, equipment purchases and much more.

The fund is a national service of RCAP but is managed through the Southern RCAP regional office, Communities Unlimited.

<http://www.communitiesu.org>

WIFIA PROGRAM

The Environmental Protection Agency's Water Infrastructure Finance and Innovation Act (WIFIA) program was established by the Water Infrastructure Finance and Innovation Act of 2014. The WIFIA program accelerates investment in our nation's water infrastructure by providing long-term, low-cost supplemental loans for regionally and nationally significant projects. WIFIA can fund development and implementation activities for eligible projects such as wastewater conveyance and treatment projects, drinking water treatment and distribution projects, enhanced energy efficiency projects at drinking water and wastewater facilities, desalination, aquifer recharge, and water recycling projects, acquisition of property if it is integral to the project or will mitigate the environmental impact of a project, and a combination of eligible projects secured by a common security pledge or submitted under one application by a SRF program. The WIFIA Program is a loan program for local, state, tribal, and federal governmental entities, partnerships and joint ventures, corporations and trusts, and Clean Water and Drinking Water State Revolving Fund programs.

<http://www.epa.gov/wifa>

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Water Resources



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WWW.FACEBOOK.COM/NDWATERRESOURCES