



Maximizing Grants & Loans for Rural Communities
Friday, May 14, 2021
9:00 – 11:30 AM Pacific
Zoom Webinar

Webinar Agenda

9:00 AM	Welcome & Opening Comments	Amy Miller and Lynn O'Mara, NNDA
9:10 AM	Webinar Moderator Introductory Comments	Patricia Herzog, Rural Development Director, GOED
9:15 AM	GOED CDBG Program	Jessica Sanders, GOED
9:40 AM	NDEP Grants and Loans	Jason Cooper, NDEP
10:05 AM	USDA-RD Grants and Loans	Cheryl Couch, USDA-Rural Development
10:30 AM	City of Wells	Jolene Supp, City Manager
10:55 AM	Coordinating/Bundling Funding – Interactive Discussion with Participants	Patricia Herzog and Presenters
11:15 AM	Q&A	Patricia Herzog and Presenters
11:25 AM	Closing Remarks	Patricia Herzog and Lynn O'Mara
11:30 AM	Adjourn	

Nevada CDBG Program Overview

Nevada Governor's Office of
ECONOMIC DEVELOPMENT



WHAT IS CDBG?

CDBG is the:	Community Development Block Grant Program
Authorization:	Title 1 of HCDA of 1974; <u>1981 amendment for non-entitlement</u>
Administered nationally by:	U.S. Department of Housing and Urban Development (HUD)
In Nevada by the:	Governor's Office of Economic Development (GOED)

ENTITLEMENT or NON-ENTITLEMENT

The Non-Entitlement refers to the **State and Small Cities Program**, which is managed by the state for the benefit of non-entitlement or rural areas.

Entitlement	Non-entitlement
Cities over 50,000 in population.	Cities with fewer than 50,000 people;
Typically, the larger urban centers.	Counties with fewer than 200,000.
Receive funds directly from HUD.	Units of local government that do not receive CDBG funds directly from HUD.

HUD PROGRAM OUTCOME STATEMENTS

Develop Viable Communities by Meeting Objectives of:

- expanding economic opportunities;
- providing suitable living environment;
- providing decent housing.

ELIGIBLE APPLICANTS

27 CDBG Eligible Entities CDBG Non-entitlement		
COUNTIES	COUNTY SEAT	CITIES
Churchill	Fallon	Caliente
Douglas	Minden	Carlin
Elko	Elko	Elko
Esmeralda	Goldfield	Ely
Eureka	Eureka	Fallon
Humboldt	Winnemucca	Fernley
Lander	Battle Mountain	Lovelock
Lincoln	Pioche	Wells
Lyon	Yerington	West Wendover
Mineral County	Hawthorne	Winnemucca
Nye	Tonopah	Yerington
Pershing	Lovelock	Carson City
Storey	Virginia City	
Washoe	Reno*	
White Pine	Ely	

*Reno is Entitlement cities.

Non-entitlement areas:

- Cities with populations of less than 50,000
- Counties with populations of less than 200,000

SUB-RECIPIENTS

Cities/Counties can sponsor:

- Non- Profits
- For-Profit Businesses

The grant agreement is between the City or County and the State of Nevada.

The City or County must have a sub-recipient agreement in place, if awarded, defining the responsibilities of the City/County and the sub-recipient.

UGLG RESPONSIBILITIES

- Deciding what type of activities for which to apply
- Citizen participation
- Carrying out activities state agreed to fund
- Complying with Federal and State program requirements



STATE RESPONSIBILITIES

- Designing program
- Setting funding requirements based on Method of Distribution (MOD)
- Selecting recipients of funds allocated
- Establishing financial management, recordkeeping, reporting, monitoring and closeout procedures
- Ensuring compliance by Unit of General Local Government (UGLG)



Eligibility

To be approved, an application's project:

- ✓ must be one of HUD'S three National Objectives
and
- ✓ must meet one of HUD's eligible activities .

CDBG NATIONAL OBJECTIVES

The HCD Act requires that CDBG-funded activities meet one of the following three national objectives:

	National Objectives
#1	Benefit 51% or more LMI persons
#2	Aid in the prevention or elimination of slum or blight
#3	Address a <u>recent</u> urgent community development need

All grants must meet at least one of these National Objectives.

HUD's LMI National Objectives

Over a three (3) year period the State must ensure at least 70% of CDBG funds are used to benefit LMI persons.

Activities Benefiting LMI Persons
L/M Income – Area-Wide Benefit
L/M Income – Limited Clientele
L/M Income – Housing
L/M Income – Jobs

HUD's Slums & Blight National Objective

Addressing Slums or Blight

Addressing slums/blight on an area basis –
24 CFR 570.483 (c)(1)

Addressing slum/blight on a spot basis –
24 CFR 570.483 (c)(2)

HUD's U/N National Objective

Addressing Urgent Needs

Describe the nature & degree of seriousness on the conditions requiring assistance.

Provide evidence that the state grant recipient certified that the CDBG activity was designed to address the urgent need.

Provide information on the timing of the development of the serious condition.

Provide evidence confirming that other resources were not available.

ACTIVITY FUNDABILITY

For a project to be fundable, it must pass two tests:

- 1) Must meet a National Objective and
- 2) Must have an Eligible Activity



Refer to: Guide to National Objectives and Eligible Activities for State CDBG Program

Eligible Activities

HCDA #	ACTIVITY	EXAMPLES
105 (a)(1)	Acquisition of Real Property	Blighted, rehab, preservation, public use facilities
105 (a)(2)	Public Facilities and Improvements and Privately-Owned Utilities	Acquisition, construction, reconstruction of public works and facilities.
105 (a)(3)	Code Enforcement	Salary of code enforcement officer.
105 (a)(4)	Clearance, Rehabilitation, Reconstruction and Construction of Buildings	Clearance, rehab, reconstruction, construction of buildings.
105 (a)(5)	Architectural Barrier Removal	Removal of barriers that restrict mobility and accessibility.
105 (a)(8)	Public Service	Must be a new service or a quantifiable increase in service.
105 (a)(12)	Planning and Capacity Building	Comprehensive development plan or a plan to develop policy-planning-management capacity.

Eligible Activities

HCDA #	ACTIVITY	EXAMPLES
105 (a)(13)	Program Administration Costs	Payment of reasonable administrative costs.
105 (a)(14)	Activities Carried Out Through Nonprofit Development Organizations	
105 (a)(15)	Activities Carried Out Through Nonprofit Development Organizations	
105 (a)(16)	Energy Use Strategies, Energy Efficiency	Activities necessary to the development of energy use strategies (efficiency).
105 (a)(17)	Economic Development Assistance for For-Profit Businesses	Assistance to for-profit entities to carry out economic development.
105 (a)(20)	Housing Services	Housing services would include housing counseling, energy auditing, loan processing, etc.

Eligible Activities

HCDA #	ACTIVITY	EXAMPLES
105 (a)(21)	Assistance to Institutions of Higher Education	Assistance given when there is a demonstrated capacity to carry out activities that fall under one or more of the basic eligibility categories of CDBG.
105 (a)(22)	Micro-enterprise Assistance	Facilitates economic development through technical assistance and other support.
105 (a)(24)	Homeownership Assistance	Direct assistance to facilitate and expand home ownership among LMI persons.

Examples of Eligible Activities

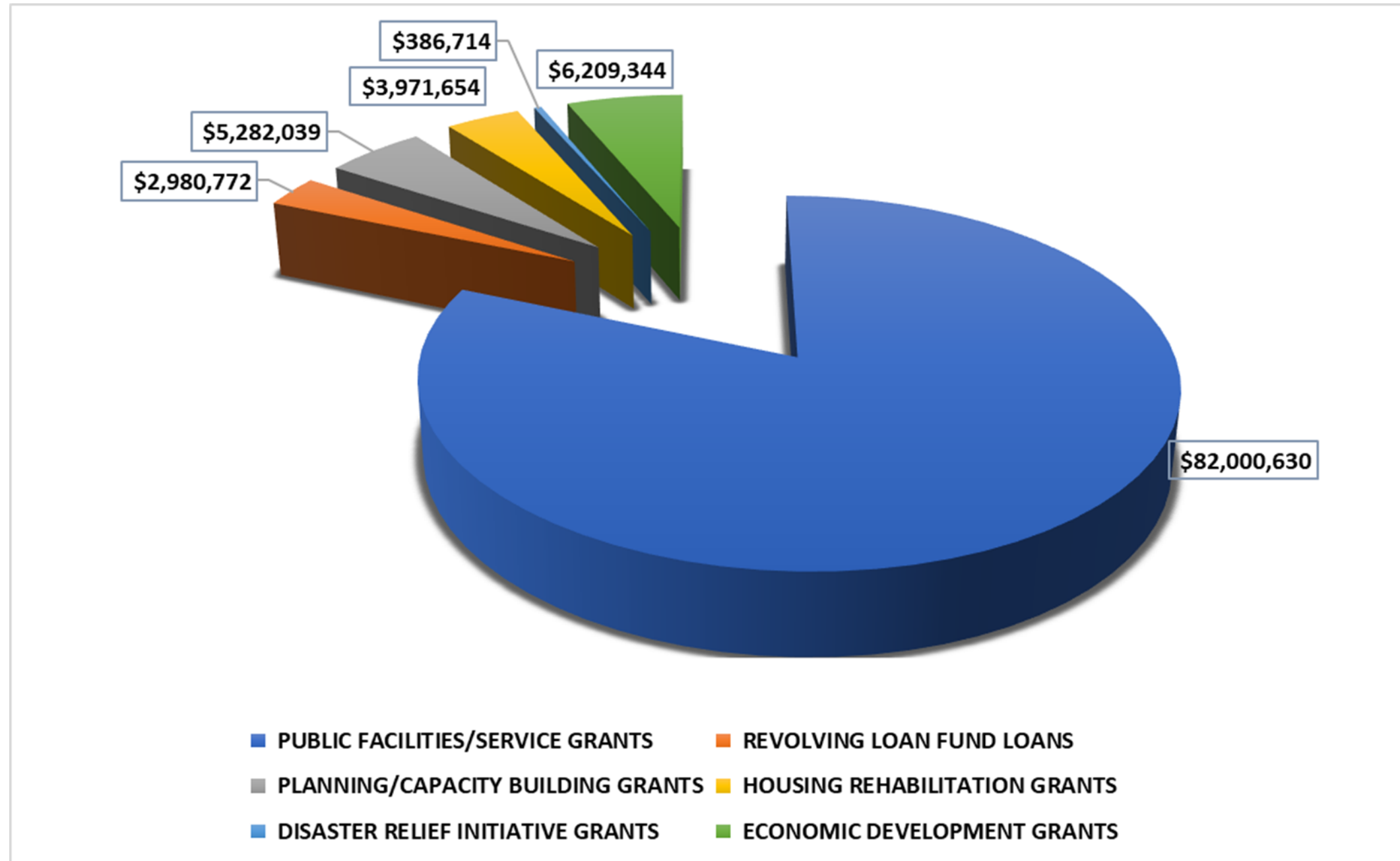
- Acquisition of property for public purposes
- Construction/ reconstruction of streets, water & sewer facilities,
- Demolition
- Rehabilitation buildings
- Planning activities

Types of Projects

- Water, wastewater and storm drain design and construction
- Streets, roads and sidewalks
- Job creation/job training
- Planning
- Downtown revitalization
- Industrial park design and construction
- Other economic development activities

CDBG INVESTMENTS 1982-2021 = \$100,831,154

Includes CDBG-CV Funding



CDBG APPLICATIONS: 2021 GRANT CYCLE

- For 2021, 22 proposed projects were received from 8 cities/counties on October 15th Eligibility due date.
- Nineteen potential projects were approved for the Application phase.
- The total request for CDBG funding on the 19 projects was \$7,062,339.
- The allocation for 2021 was \$3,549,565
Can be used as a match for other Federal funds

Application Timeline

- July 1 applicant can enter eligibility into ZoomGrants
- Mid October eligibility is submitted to CDBG
- If eligibility is approved, then applicant can start on the application
- Mid February applications are due
- Application are reviewed and funded in late March.
Awards effective July 1st – beginning of program year

Thank you!

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NEVADA DIVISION OF
**ENVIRONMENTAL
PROTECTION**



Project funding Opportunities

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State Revolving Loan Fund

Drinking Water (DWSRF)

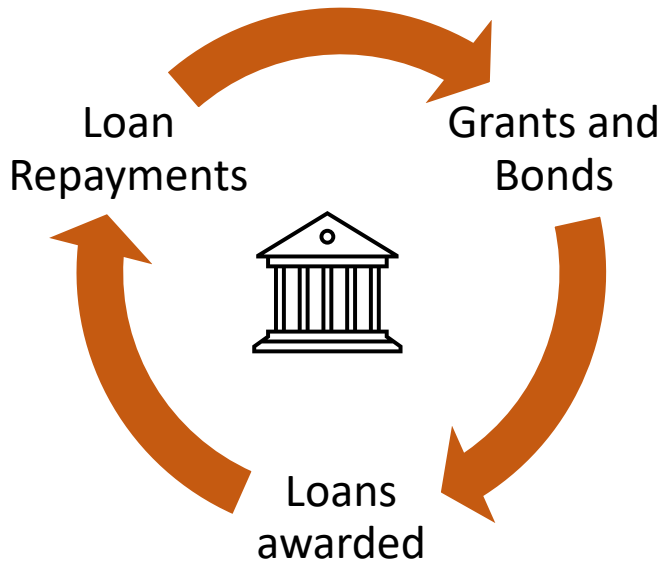
Loans from \$20,000 to \$23,750,000

\$60 million + loan

Clean Water (CWSRF)

Loans from \$20,000 to \$55,000,000

\$40 million + loan



Operate like a bank



State Revolving Loan Fund

Drinking Water (DWSRF)

Clean Water (CWSRF)

- Below market interest rates fixed for term of bond:
 - Previous six months:
 - 1.31% to 1.53% (general obligation/revenue supported)
 - 1.54% to 1.75% (revenue only)
- Draw funds as you need them
 - Funds are reimbursed on accrued expenses
- Terms traditionally at 20 years, or the life of the asset
 - Some CWSRF funds are eligible for 30-year terms
- Principal forgiveness loans (no repayment) available to those systems that qualify

State Revolving Loan Fund

Drinking Water (DWSRF)

- Public Water systems
 - Publicly owned
 - Privately owned
- Non-profit
 - (tax exempt) noncommunity water systems
- Native American Tribes

Clean Water (CWSRF)

- Public Municipalities
 - jurisdiction over disposal of sewage, industrial wastes or other wastes
- Interstate agencies
- Native American Tribes



State Revolving Loan Fund

Drinking Water (DWSRF)

- Drinking Water Treatment
- Transmission
- Distribution
 - Purple pipe distribution included
 - Lead service line replacement
- Storage
- Source
 - Closing abandoned wells
 - Alternative supply
 - Riverbank filtration
- Security
- Backup power
- Consolidation
- Refinancing expensive debt
- Planning and design

Clean Water (CWSRF)

- Wastewater Treatment
- Storm water management
- Habitat Restoration & Protection
- Re-forestation
- Landfills
- Agriculture Management
- Groundwater protection
- Surface Water protection
- Storm Water Management
- Conservation (energy / water)
- Consolidation
- Refinancing expensive debt
- Planning and design

State Revolving Loan Fund

Drinking Water (DWSRF)

Clean Water (CWSRF)

Like all banks, there are requirements for funding:

- **Application Process**
 - **Technical, managerial and financial review**
- **Federal Requirements**
- **State Requirements**

We are here to help you navigate through the woods





Greg Lovato
Administrator

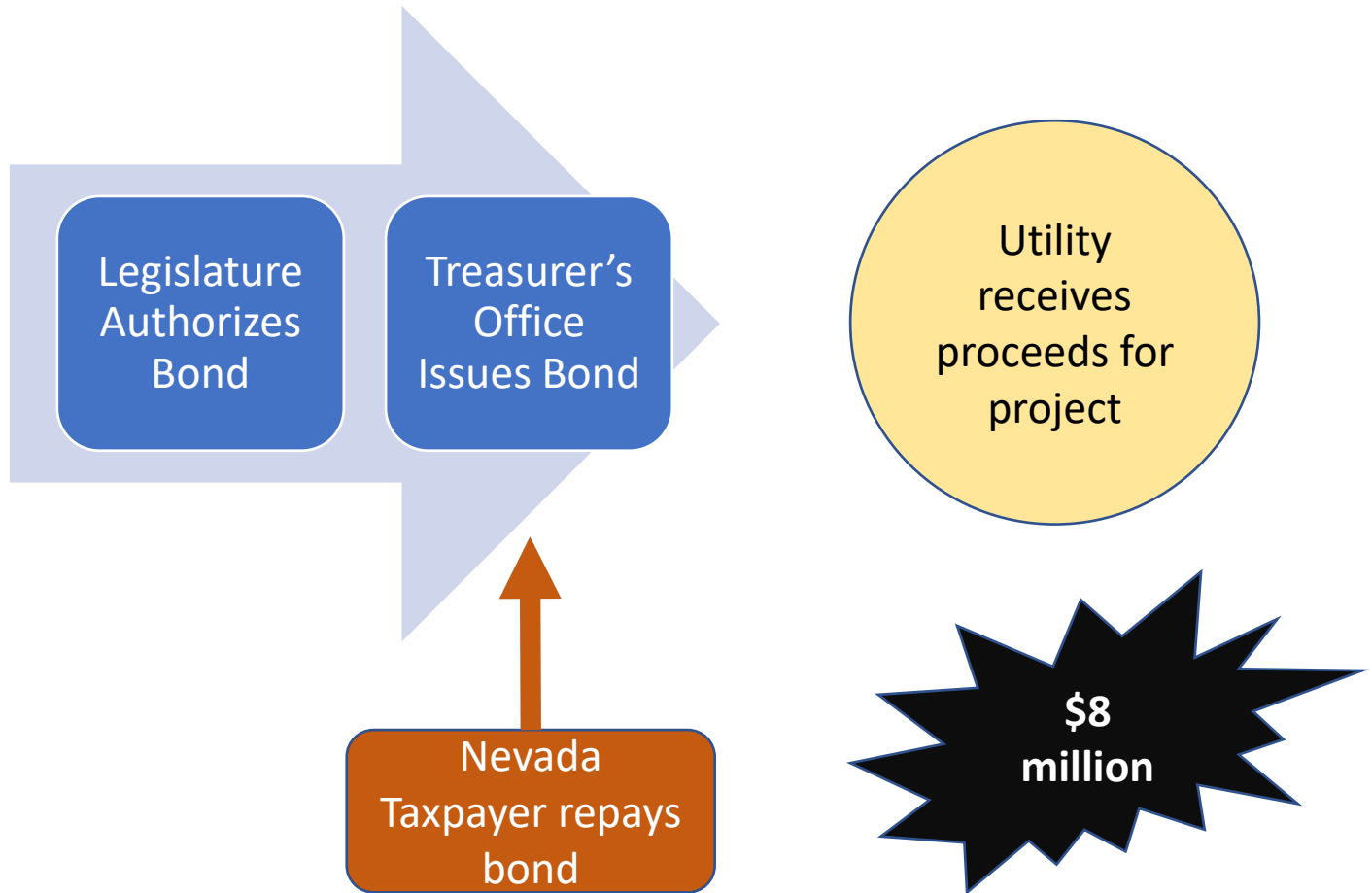
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Capital Improvements Grant Program



Capital Improvements Grant Program

- **Eligible Systems**

- Political subdivision of the state
- Publicly owned water systems
- Publicly owned wastewater system
- Individual sewage disposal system
- Water conservation district or water conservancy district
- Irrigation district

- **Eligible Projects**

- Capital improvements to publicly owned water systems
- Water conservation for irrigation, wastewater or tailwater
- Septic-to-sewer conversions for compliance
- Domestic well consolidation to a municipal system in designated areas



Capital Improvements Grant Program

Board for Financing Water Projects

- Scale to determine grant percentage
 - 25% to 85%
 - Based on community's economic hardship, project need, and compliance to other state regulations.
- Shovel Ready
 - All funding must be determined
 - Capital Improvements grant is last funding source
 - Funds spent in three years
- State Requirements
 - Capital Replacement Reserve Account
 - Sufficient Rates
 - Public works requirements



NEVADA DIVISION OF
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Drinking Water SRF and Clean Water SRF how to apply:

<https://ndep.nv.gov/water/financing-infrastructure/state-revolving-fund-loans/how-do-i-apply>

Capital Improvements Grant how to apply:

<https://ndep.nv.gov/water/financing-infrastructure/grants/how-do-i-apply>

Join our mailing list:

<https://ndep.nv.gov/water/financing-infrastructure>

Questions:

ndep-ofa@ndep.nv.gov



NEVADA DIVISION OF
**ENVIRONMENTAL
PROTECTION**

Clean Water State Revolving Fund

Intended Use Plan State Fiscal Year 2021

Submitted to the
U.S. Environmental Protection Agency
Region IX

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List of Acronyms

AB - Assembly Bill

ARRA - American Recovery and Reinvestment Act of 2009

CBR - Clean Water Benefits Reporting

CFR - United States Code of Federal Regulations

CWA - Clean Water Act of 1987, as amended

CWSRF - Clean Water State Revolving Fund

DCNR - Department of Conservation and Natural Resources

DWSRF - Drinking Water State Revolving Fund

EPA - Environmental Protection Agency

FFY - Federal Fiscal Year

GPR - Green Project Reserve Projects

HUD - Housing and Urban Development

IUP - Intended Use Plan

MHI - Median Household Income

NAC - Nevada Administrative Code

NDEP - Nevada Division of Environmental Protection

NIMS - National Information Management System

NRS - Nevada Revised Statute

OFA - Office of Financial Assistance

SFY - State Fiscal Year

SRF - State Revolving Fund

TMDL - Total Maximum Daily Loads

USDA - United States Department of Agriculture

WQF - Water Quality Factor

WRRDA - Water Resource Reform and Development Act of 2014

1) Introduction

The 1987 amendments to the Federal Clean Water Act (CWA) authorized the creation of the Clean Water State Revolving Fund (CWSRF). Nevada's program is administered by the Office of Financial Assistance (OFA), under the direction of the Nevada Division of Environmental Protection (NDEP), Department of Conservation and Natural Resources (DCNR). NDEP is the designated agency to apply for the capitalization grant for the CWSRF Program and related State funds. Nevada Revised Statutes (NRS) 445A.060 to 445A.160, inclusive, are the State statutes for the CWSRF. The regulations for the CWSRF can be found in the Nevada Administrative Code (NAC) 445A.685 to 445A.805, inclusive.

The CWA, along with NAC 445A.764, requires State programs to prepare an annual Intended Use Plan (IUP) for federal funding. The IUP must describe:

- Use of a state's capitalization grant
- State match funds
- Principal and interest from loan repayments
- Other interest earnings of the CWSRF
- Bond proceeds
- Funds designated for administration
- Funds transferred from or to the Drinking Water State Revolving Fund (DWSRF)
- Any other monies deposited into the CWSRF.

The IUP is the central component of the CWSRF grant application and communicates plans to stakeholder, including systems, the public, EPA, and other State departments. This IUP provides specific details on key aspects of the program, including our State's short- and long-term goals, the priority setting process used to rank projects, and the list of projects eligible to receive funding from available CWSRF funding.

Nevada is expected to receive a federal capitalization grant under the Federal Fiscal Year 2021 Appropriation. The appropriation requires amounts to be used from the capitalization grant for additional subsidy and green projects. Nevada plans to meet these requirements. Nevada is requesting the following funding levels:

Estimated Federal Capitalization Grant: \$7,779,000		
Amount provided as 10% subsidy	10%	\$777,900
Amount provided as additional subsidy	Up to 30%	\$0 - \$2,333,700
Amount provided as loans	56.4% to 86.4%	\$4,356,240 - \$6,689,940
Set-Aside Requests		
4% Administration	4.0%	\$311,160

2) Goals

Nevada's Short-Term Goals

- Provide financial assistance to recipients outlined on Nevada's 2021 Fundable List in [Attachment C](#).
- Ensure compliance with all pertinent federal, state, and local water pollution control laws and regulations.
- Ensure fiscal soundness and perpetuity in the CWSRF program, which provides below-market-rate financing for water pollution control projects.
- Coordinate with other federal and state funding authorities to ensure systems receive as many resources as possible in funding their project.
- Market the CWSRF program to educate potential borrowers on funding green infrastructure projects, nonpoint source projects, and other emerging markets – such as irrigation districts.

Nevada's Long-Term Goals

- Obtain optimum turnover of the CWSRF fund while maintaining the necessary reserve for debt service that safeguards the program's AAA rating from Standard and Poor's.
- Issue debt obligations as needed to provide funding to the program either to match the federal grants or provide additional resources for projects.
- Enhance Nevada's disadvantaged systems' long-term sustainability by working with systems to develop fiscal sustainability plans, reasonable rates to sustain their system, and short-lived asset reserves.
- Ensure the program budget adequately supports resources and administrative activities, as well as anticipates future needs.
- Develop an internal, web-based application that will maintain accountability over the CWSRF program and allows electronic interfacing with borrowers.

3) Project Eligibility, Criteria, and Selection

The Nevada CWSRF program can be used to:

- Provide loans at a subsidized interest rate to systems for:
 - Wastewater treatment (centralized and decentralized)
 - Storm water management
 - Agricultural best management practices
 - Habitat protection and restoration
 - Groundwater protection and restoration
 - Surface water protection and restoration
 - Green infrastructure
 - Water and energy conservation
 - Planning, design, and assessment
- Refinance qualifying debt obligations for projects if the debt was incurred and construction initiated after March 7, 1985
- Provide loan guarantees for local debt obligations
- Provide additional subsidy to eligible recipients in the form of principal forgiveness

NDEP considers the health and safety of the citizens of Nevada its first priority. Nevada conservatively estimates the needs of the systems within the State over a two-year fiscal period. The needs of our systems, however, vary widely. Some of our systems are concerned with aging infrastructure, while others are working on attaining water quality standards. NDEP accounts for these challenges by having direct dialogue with systems, engineers, technical assistance providers, and contractors that deal with these systems directly. Nevada's relatively low system count allows NDEP to directly work with these systems and understand which projects will be most ready to proceed.

Priority list

The first requirement for a system to obtain funding is to be added to the Nevada Project Priority List. Attachment A outlines the CWSRF project priority list ranking criteria. See Attachment D for the current Priority List. A project pre-application can be submitted at any time and obtained on NDEP's website¹.

¹ <https://ndep.nv.gov/water/financing-infrastructure/state-revolving-fund-loans/how-do-i-apply>

Public participation

NDEP sends out a solicitation to all systems for proposed projects.

NDEP conducts a public hearing on the draft priority list to encourage public participation and provide a time for public comment. NDEP will provide notice of the time and place set for the workshop no less than 15 days before the workshop, unless a longer period is required. NDEP may provide such notice by:

- Mailing the notice to each interested person who requests to be on a mailing list maintained by NDEP
- Posting on NDEP's public notice website
- Posting on the State's public notice website
- Sending an email through NDEP's maintained email subscription service
- Any other means reasonably calculated to provide such notice to the general public and any person who may be affected

The notice will include all the required elements of a public notice as outlined in the regulations.

NDEP sent out solicitations in May 2020 for the Clean Water Priority List — Effective July 2020. A publicly noticed workshop was held on July 15, 2020 at 1:30pm. The priority list went into effect at the close of that public workshop. NDEP intends to send out solicitations in early Spring 2021 for the next priority list.

To ensure that the public has an opportunity to review our proposed plans for the CWSRF, the 2021 draft IUP was posted on NDEP's website² for 30 days before it was finalized. Additional notice of the DRAFT IUP was emailed to subscribers to NDEP's maintained email subscription service.

² <https://ndep.nv.gov/posts>

4) Loan Requirements and Program Assurances

Nevada will assure compliance with the following federal and state requirements:

Affordability and Additional Subsidy Criteria

Nevada has approved affordability criteria that meets the requirements in the Water Resource Reform and Development Act of 2014 (WRRDA). Additionally, Nevada will provide additional subsidy as required by the grant conditions (Attachment B).

American Iron and Steel

Nevada will ensure borrowers comply with the American Iron and Steel Requirement on any project funded in whole or in part with CWSRF funds.

Architectural and Engineering (A/E) Services Procurement

A CWSRF applicant will be required to demonstrate that architectural and engineering contracts were procured through a process identified in 40 U.S.C. 1101 et seq. Nevada considers a contract “significantly modified” for purposes of this section if: the type or scope of work varies from the professional services in the original solicitation, and/or; the cost of work increases by more than 50 percent of the original contract.

Binding Commitments

Nevada will enter into binding commitments equal to at least 120 percent of each grant payment within one year after receipt (on a cumulative basis), in accordance with the U.S. Code of Federal Regulations (CFR) §35.3135(c).

Cash Draw Ratio

Nevada will deposit and disburse required state match funds prior to drawing any funds from the federal capitalization grant.

Certification of Compliance: Before an agreement for financial assistance is transmitted to the borrower for signature, a recipient must certify that it has complied and will comply with all requirements of federal law that are determined by the United States Environmental Protection Agency to apply to the operation of the fund. This conforms with NAC 445A.777.

Cost and Effectiveness

CWSRF applicants must certify that they have studied and evaluated the cost and effectiveness of the proposed project and have selected (to the maximum extent practicable) a project or activity that maximizes the potential for efficient water use, reuse, recapture, water conservation, and energy conservation. The analysis must be in conformance with NAC 445A.734.

Davis-Bacon Wage Act

Nevada will ensure borrowers comply with The Davis-Bacon Act for construction projects funded in whole or in part with CWSRF funds.

Disadvantaged Business Enterprise

Nevada agrees to follow the DBE Good Faith Efforts' Guidance and goals approved by EPA-Region 9 on November 22, 2016 until a new percentage goal is approved by EPA. All contracts for funding assistance under the CWSRF program will contain the good faith effort guidance and goal percentages. Projects are required to comply with the requirements of federal law concerning the participation of disadvantaged businesses in conformity with NAC 445A.795.

Environmental Reviews

Nevada will ensure an environmental review that meets federal requirements of each project receiving assistance is completed prior to awarding funds from the CWSRF. The environmental review will include other federal crosscutter requirements as applicable.

Examination of plans and specifications

An examination of plans and specifications of the project will be conducted to determine if the design is consistent with the facilities described in the facility plan, the proposed project, and in concept, will meet discharge requirements and finally will comply with applicable federal and state requirements. An applicant shall submit a design report and a final set of specifications and plans before advertising for bids in accordance with NAC 445A.771.

Expeditious and Timely Expenditures

Nevada will expend all funds in the CWSRF in an expeditious and timely manner, in accordance with CFR §35.3135(d).

Federal Crosscutters

Nevada will ensure compliance with other federal crosscutters, where applicable.

Fiscal Sustainability Plans

For applicable CWSRF projects involving repair, replacement, or expansion of a publicly owned treatment works, the recipient of a loan shall develop and implement a fiscal sustainability plan as outlined by WRRDA. Nevada will obtain appropriate certifications.

Green Project Reserve

To the extent that there are sufficient eligible project applications, Nevada will use no less than 10 percent of the capitalization grant for projects to address green infrastructure, water, or energy efficiency improvements – or any other environmentally-innovative activities. Nevada will continue to conduct outreach to systems to bring more projects forward.

Loan Refinancing

- Nevada will consider refinancing qualifying debt obligations for projects if the debt was incurred and construction initiated after March 7, 1985. NDEP will assess every request on a first-come, first-served basis, and can deny an application for good cause.
- NDEP will not refinance loans that were solely for the purchase of land.
- NDEP cannot refinance loans for privately held entities.

- The system must be listed on Nevada's Clean Water Priority List as an eligible entity and project.
- The project must have met all CWSRF programmatic conditions and federal cross-cutter requirements required by the EPA at the time the original loan was signed.

Procurement of contracts

Nevada will ensure borrowers follow the applicable federal and state requirements when procuring contracts for work conducted with CWSRF funds.

Reporting

Nevada commits to providing data or information on the CWSRF program to federal, state, or public inquiries in a manner as requested.

Separate project accounts

A recipient of financial assistance shall maintain project accounts in accordance with generally accepted governmental accounting standards. This includes maintaining a separate account that records all revenues and expenditures directly and indirectly related to the system receiving funding. This is in accordance with NAC 445A.779.

System of user charges

A recipient of financial assistance must design a system of user charges that generates the money required for costs of operation, maintenance, and the replacement of treatment works in conformance with NAC 445A.788.

Value Engineering.

Nevada will ensure that all projects that exceed \$10,000,000 will conduct value engineering. Any recommendations derived from the value engineering must be implemented to the extent feasible. A peer review of a project may be required at NDEP's discretion. This is in conformance with NAC 445A.782.

5) Financial Management

Grant match requirements

CFR §35.3135(a) requires the State to provide a 20 percent match to the capitalization grant. Nevada issues General Obligation Bonds additionally secured by pledged revenues to meet this match requirement. In SFY 2020, Nevada issued an amount of \$6,000,000, which satisfied the match requirement through the 2020 grant award.

Program leveraging

States may issue additional bonds through the CWSRF program using the federal capitalization grant as security to provide for higher funding levels in the current year. The CWSRF program has cumulatively issued leveraged bonds totaling \$195,030,000.

Administration

The changes to the CWA from WRRDA allow states to take up to 4 percent of the cumulative federal capitalization grant, one-fifth of the current valuation of the fund, or \$400,000 per year to support administration of the program. Nevada has historically requested less than authorized to allow more funding for projects. \$311,200, or 3.6 percent of the estimated grant allotment for administration, will be requested in the SFY 2021 grant application. Nevada will continue to use fee income to supplement additional administrative activities.

Fee income

NDEP applies a loan origination fee of 0.5 percent of the amount of the base loan, per State regulations. The fee will be applied to all loans except principal forgiveness loans and the restructuring of an existing SRF loan. The fee income will cover the costs of administration and be deposited directly into the fund.

Auditing

Nevada's Comprehensive Annual Financial Report (CAFR), Single Audit Report, and internal controls over financial reporting are independently audited by a contracted external accounting firm. The CWSRF program is presented on the CAFR as a major enterprise fund, along with two other funds. The OFA will prepare a financial report at the end of the fiscal year and publish the report at the completion of the State audit that will highlight the programs financial activities. Nevada intends to comply with CFR 35.3135(h).

Borrower credit worthiness and review

The OFA will evaluate each applicant's fiscal information prior to executing a loan and each year the loan is outstanding. Borrowers must demonstrate their ability to repay the loan extended to them to safeguard the public funds extended to the borrower in the loan contract. Borrowers must also demonstrate fiscal sustainability in their system throughout the term of the loan contract. System user rates adopted by the governing board must be sufficient to cover operations, maintenance, debt service, and any reserve requirements of the system and the proposed project at the time of loan closing. Phased-in rate structures will be considered sufficient if they are fully implemented by the time construction of the proposed project is completed.

Fiscal information that can be reviewed include, but are not limited to:

- Bank statements
- Financial reports
- Financial audits
- Credit reports
- Letters of credit
- User rates
- Debt management policies
- Capital improvement plans

Current ratios used to analyze the borrower's solvency and liquidity include:

- Current ratio
- Working capital
- Operating ratio (before depreciation)
- Debt coverage ratio (before noncash expenses)

Principal repayments on loans

Repayment of loan principal will commence no later than three years after the date of the agreement or immediately after project completion, whichever is earlier. Principal from loan recipients will be used by the program to issue new loans and repay outstanding principal on leveraged bonds issued by the program.

Loans will generally have a maximum term of 20 years or the life of the assets funded, whichever is shorter. In some cases, 30-year term loans are available. For the system to qualify for a 30-year term:

- The projects primary assets must have a useful life of 30 years;
- the borrowers financial and managerial capacity can support a 30-year term;
- the State Treasurer's Office agrees to the purchase of a 30-year term bond; and
- funds available for 30-year terms in the program are available.

NDEP will assess every request on a first-come, first-served basis and can deny an application for good cause.

NDEP will calculate on July 1 of each year the amount of funds that are available for the SFY 30-year term loans. The program will account for beginning cash, changes in cash, and reserves for CWSRF debt service for the next fiscal year. Any funds remaining at the end of the fiscal year that are available for future loans will be used for the basis of the calculation. Up to 75 percent of the future funds remaining will be eligible for 30-year term loans.

Early principal payoffs and restructuring

NDEP recognizes the need for proper fiscal and infrastructure sustainability within systems. Therefore, NDEP does allow the opportunity for a current CWSRF borrower to pay off or restructure their outstanding CWSRF debt. Due to the impact this will have on the CWSRF fund and staff resources, these requests are processed on a first-come, first-served basis and can be denied by NDEP for good cause shown. Borrowers must meet certain conditions to qualify for approval from NDEP for early payoff or restructuring:

- The existing CWSRF loan must be fully drawn or de-obligated;
- the first principal draw on the loan must be five years old or older;
- the borrower must demonstrate the need and/or benefit of early payoff and/or restructure to the users of the system;
- the State Treasurer's Office must also agree to the payoff; and
- loans can only be restructured one time.

Interest on loans

Nevada does not issue direct loans to CWSRF applicants. Rather, the CWSRF applicant will be required to issue a bond, to which the State Treasurer will purchase on behalf of the CWSRF program if the loan is repayable. Interest rate policy is established by the State Board of Finance, Debt Management Policy and fixed for the life of the loan. Rates will be at or below the market rate of interest in conformity to CWSRF programmatic conditions. Interest will begin to accrue upon a draw against the bond and repayable every six months while principal remains outstanding. Loan interest will be used by the program to repay outstanding debt issued to match the capitalization grant or leverage the CWSRF.

- The interest rate for SRF project loans with 20-year terms are typically 62.5 percent of market rate most recently published in the Bond Buyer prior to closing.
- The interest rate for SRF project loans with 30-year terms are typically 62.5 percent of market rate most recently published in the Bond Buyer, plus a difference between the Municipal Market Data (MMD) 20-year versus 30-year AAA curve scale prior to closing.

- The interest rate for refinancing existing SRF project loans (average life of the refunding bonds is ten years or less) or municipal debt incurred for a SRF qualified project (average life of the refunding bonds is ten years or less) shall be an interest rate on the outstanding principal of the general obligation bond equal to the rate of the current MMD AAA curve scale corresponding to the average life of the refunding bonds (rounded up to the next full year) plus 25 basis points.
- In special circumstances where a SRF loan financing or refinancing does not fit within the interest rate parameters above (e.g. a SRF project loan with an amortization term of ten years or less, a taxable refinancing of an existing SRF project loan, or municipal debt incurred for a SRF qualified project), the Treasurer's Office – in consultation with its financial advisor and NDEP – will determine the rate utilizing an applicable index in line with the methodology above to produce a loan at or below the current market rate.

Use of all funds available

All loans, except for tribal loans, will be funded with resources in a specific order, utilizing the first-in, first-out method for bonds and grants:

1. Bond proceeds (match and leverage, if available)
2. Capitalization grant funds
3. Re-loan principal
4. Re-loan interest
5. Treasurer's interest

Loans provided to tribal governments will be funded using capitalization grant funds only.

Estimated FY2021 Cumulative Sources and Uses			
	Through SFY 2020	2021 Fiscal Year	Cummulative
Sources			
Federal Capitalization Grants	210,710,300	7,779,000	218,489,300
ARRA Capitalization Grant	19,239,100	0	19,239,100
State Match Bonds	48,374,715	0	48,374,715
State Leverage Bonds	129,997,725	0	129,997,725
Principal Repayments	285,098,904	21,882,741	306,981,645
Interest Repayments	119,588,539	5,010,989	124,599,528
Service Fees for Administration	1,753,400	105,747	1,859,147
Investment Earnings	21,559,641	500,266	22,059,907
TOTAL SOURCES	836,322,324	35,278,743	871,601,067
USES			
Final Loan Agreements (non-ARRA)	596,064,412	0	596,064,412
Final Loan Agreements (ARRA)	19,222,555	0	19,222,555
Fundable List of Projects	9,758,241	34,877,940	44,636,181
Match Bond Debt Service	49,087,526	0	49,087,526
Leverage Bond Debt Service	137,196,740	0	137,196,740
Administrative Expenses (Service Fees)	770,446	89,643	860,089
Administrative Expenses (non-ARRA)	4,675,870	311,160	4,987,030
Administrative Expense (ARRA)	16,545	0	16,545
Available for future loan commitments	7,119,164	0	7,119,164
Debt Service Reserves	12,410,825	0	12,410,825
TOTAL USES	836,322,324	35,278,743	871,601,067

Principal forgiveness loans

Nevada does not require an entity to issue a bond if the loan is forgiven. Additionally, interest and loan origination fees are also forgiven. Eligibility for a principal forgiveness loan is outlined in Attachment B. The amount of CWSRF funds that are available for principal forgiveness loans is based upon the current federal capitalization grant amount and grant conditions. Nevada will spend the required capitalization grant amounts as outlined in the current appropriation act. Nevada's total amount used towards principal forgiveness loans is outlined on Attachment C.

Program transfers

NDEP reserves the option to transfer up to 33 percent of CWSRF capitalization grant funds to the DWSRF program, or an equivalent amount from the DWSRF to the CWSRF. Nevada has not transferred any funds since program inception.

Program transfers	
Cumulative capitalization grant received through SFY 2020	\$229,949,400
33% of DWSRF Capitalization grant funds	\$75,883,302
Transfers-to-date	\$0

Green project reserve

The federal capitalization grant is anticipated to require Nevada to use at least 10 percent of the grant for projects that qualify for funding under the green project reserve, as specified by the EPA Green Project Reserve Guidance (EPA 2012 Green Project Guidance). See Attachment C for current year funding.

Attachment A: CWSRF Project Priority List Ranking Criteria

Projects shall be ranked within the priority classes based on the total number of ranking points each project receives.

Priority classes

Class A: Project benefits public health and/or the environment

- (10 points) Treatment works or pollution control projects necessary to eliminate documented public health hazards in unsewered communities. These are evidenced by:
 - A finding of violation issued in writing by the public health authority for the area; and
 - An official action to:
 - Halt or restrict construction of individual sewerage disposal systems;
 - Eliminate or restrict discharge from a non-point source; or
 - Treatment works necessary to eliminate documented public health hazards in sewerred communities (where existing facilities have exceeded their useful life and have deteriorated enough to create a public health hazard)
- (8 points) Treatment works or pollution control projects necessary to correct existing violations of surface water quality standards. Violations must be documented by in-stream water quality data. The municipal discharger or person(s) responsible for the non-point source discharge must have been notified of the violation by NDEP.
- (6 points) Treatment works necessary to correct violations of discharge permit limitations. The violation must be documented by discharge monitoring reports or NDEP compliance monitoring. A notice of violation and an administrative order must have been issued by NDEP.
- (4 points) Treatment works or pollution control projects necessary to eliminate and/or prevent interference with an existing beneficial use of groundwater where it has been determined that such an interference exists.

Class B: Projects necessary to increase reliability or sustainability

- (10 points) Treatment works necessary to provide a degree of treatment beyond water quality standards or permit requirements. These treatment works are intended to reclaim and reuse wastewater, sustain compliance with water quality standards, or maintain beneficial uses.
- (8 points) Interceptors in sewerred communities, pumping stations, infiltration inflow correction, correction of combined sewer overflows, sewer system rehabilitation, and reclaimed water distribution.

- (6 points) Facility flow or loading as a percent of design capacity exceeds 85 percent; (4 points) exceeds 75 percent.

Class C: Other clean water needs projects

- (10 points) Projects providing wastewater treatment and collection systems in existing unsewered communities with no public health hazards or water standards violations; or projects providing wastewater collection systems to unsewered portions of sewerred communities.
- (5 points) All other treatment works or pollution control projects.

Water quality factor (WQF): applies only to Class A and B projects

Assessments of surface waters in Nevada are based on a two-year, rotating watershed basin cycle. Assessment data and narrative explanations are compiled into the 305(b) Report to Congress. Section 303(d) of the CWA requires each state to list waters where technology-based effluent limitations are not stringent enough to protect water quality standards. The 303(d) List of Waters, now published with the 305(b) report, identifies all assessed waters with one or more pollutants as "impaired" and therefore not "meeting the water quality standard." NDEP is required to develop TMDLs for those water bodies that do not meet water quality standards. NDEP then establishes the allowable loadings of pollutants or other quantifiable parameters for a waterbody, based on the relationship between point and non-point pollution sources and in-stream water quality conditions. TMDLs are prioritized by designated use classifications and the severity of pollution.

The numerical value of WQF is based on where a treatment plant discharges or what is affected by the discharge from a non-point source.

- (5 points) Not supporting: at least one of the water quality standards for the beneficial use was not met
- (5 points) Groundwater impairment that affects water quality
- (1 point) Fully supporting: however, a project is needed to maintain water quality standards

Project readiness: applies to all priority classes

The highest point value is assigned to projects that are ready to bid a project. Projects with approved facility plans and are ready to go to bid will receive a median point value. Projects with an approved facility plan only receive the lowest point value available.

- (10 points) Plans and specification approved by NDEP: includes everything needed to bid the project
- (7 points) Facility plan approved by NDEP: final plans and specifications to be completed within six months

- (5 points) Facility plan approved by NDEP

Asset management: applies to all priority classes

NDEP encourages systems that do not have an existing Asset Management Plan to develop and implement one. Asset management is actively managing infrastructure capital assets to minimize the total cost of owning and operating them – while still delivering the service levels customers’ desire. Each utility is responsible for making sure that its system stays in good working order, regardless of the age of components or the availability of additional funds. Asset management programs with long-range planning, life-cycle costing, proactive operations and maintenance, and capital replacement plans based on cost-benefit analyses can efficiently meet this challenge.

Systems will receive additional points for all of the following criteria that apply:

- (1 point) The system has mapped its treatment and collection system and analyzed conditions, including:
 - Risks of failure
 - Expected dates of renewals and ultimate replacements
 - Sources and amounts of revenues needed to finance operation, maintenance, and capital needs
- (1 point) The system has developed appropriate rate structures to build, operate, and maintain the system
- (1 point) The system has specifically allocated funds for the rehabilitation and replacement of aging and deteriorating infrastructure

Green projects: applies to all priority classes

Green projects are projects that include a component(s) that has green infrastructure, water efficiency, energy efficiency, or an environmentally innovative benefit. EPA has provided information³ on green project reserve guidance. Systems may receive additional points for projects that incorporate green infrastructure, water conservation/efficiency, energy efficiency, or environmentally innovative components. Systems will receive 5 additional points if any of the following criteria apply (this is not an exhaustive list):

- Energy-efficient retrofits and upgrades to pumps, treatment processes, etc.
- Installation of water-efficient devices
- On-site clean power production (wind, solar, hydroelectric, geothermal, biogas, etc.)
- Energy management planning, including energy assessments, energy audits, optimization studies, and submetering of individual processes to determine high energy

³ http://water.epa.gov/grants_funding/cwsrf/Green-Project-Reserve.cfm

use areas expected to result in a capital project

- Reuse of treated effluent
- Establishment or restoration of permanent riparian buffers, floodplains, wetlands, or other vegetated buffers
- Project to manage wet weather and restore natural hydrology by infiltration, evapotranspiration, or harvesting and using storm water
- Green storm water infrastructure for parking areas
- Other environmentally innovative projects

General criteria: applies to all priority classes

On an annual basis – following a statewide solicitation for projects at the end of each calendar year – NDEP develops a statewide priority list of water projects, which is a part of this IUP. Placement on the priority list does not guarantee that a project will be funded. However, only those projects that are included on the priority list will be considered for possible funding. Any list, before it is finalized, must undergo the public review and comment process outlined in regulations.

NDEP may revise the ranking of a project on an existing list at any time if information affecting the ranking of the project becomes available. NDEP may, without holding a public participation workshop, revise a priority list to correct minor typographical or technical errors.

The product of two numbers – the initial rank number of a project within a class of projects; and the ratio of the state median household income to the median household income for the service area served by the applicant – determines the final rank number for the project within each class.

If two or more projects within the same class have the same final rank number, the project with the highest population in its service area will be ranked higher within the class.

Eligible projects on the priority list may be bypassed if the applicant withdraws a project, requests that action be deferred, fails to meet submittal deadlines, or is not ready to proceed as determined by NDEP. The projects that are bypassed will be provided notice by NDEP and have an opportunity for objection.

Requests for financial assistance for emergency situations may be made to NDEP at any time. In any emergency situation, an applicant may submit a loan application without waiting for a revision to the priority list. All other applicants on an approved priority list will be notified of an emergency request and be given an opportunity for any comments or objections.

Attachment B: CWSRF Criteria to Determine Eligibility for Principal Forgiveness Loan

NAC 445A.764(b) requires the Intended Use Plan to list “the types of activities to receive financial assistance from the fund, including eligible categories of cost, the types of financial assistance to be provided by the fund and the terms for the various types of financial assistance provided by the fund.”

Eligible systems for subsidy funding under the federal 10 percent mandate

The following systems or needs will be deemed eligible for a principal forgiveness loan by NDEP:

- Projects deemed eligible by Nevada’s Affordability Criteria
- Projects that assist with storm water or non-point source mitigation
- Projects that assist with green infrastructure
- Funding for communities with a population of less than 10,000 people
- Preliminary Engineering Reports (PER) with an Environmental Review (ER) for the selected project for any size system
 - Must be formatted in accordance with Rural Utilities Services Bulletin 1780-2 to prepare for a specific course of action the community must address. The PER and ER cannot simply address all system needs or provide for a master plan of the system. Additionally, the ER must address the specific course of action and/or area of impact by the project identified in the PER.
- Design-only projects for any size system
 - Project requesting design must have been determined to be the best alternative for the specific course of action the community must address and be ready to proceed to construction upon completion of the design.

Eligible systems for subsidy funding under the additional 0-30 percent subsidy allowed under the Clean Water Act, as amended

The following systems will be deemed eligible for a principal forgiveness loan by NDEP:

- Projects deemed eligible by Nevada’s Affordability Criteria

Affordability criteria

Nevada defines a disadvantaged community as an area served by a community in which the median (middle) household income is less than 80 percent of the median household income (MHI) of the State.

NDEP will evaluate systems using the below criteria to determine if they will qualify for a principal forgiveness loan. A total of 230 points are available. A system needs to obtain 50 or more points to be eligible for a principal forgiveness loan.

- Median Household Income (MHI) shall be taken to mean:
 - The latest American Community Survey information used for the current year project priority list; or
 - A valid income survey performed within the last five calendar years
- Population trends shall be taken to mean:
 - The change in population over a three-year period as reported on the latest American Community Surveys available
- Unemployment percentage shall be taken to mean:
 - The percent listed on the same American Community Survey used for the MHI calculations
- Percent of population not in workforce shall be taken to mean:
 - The percent listed on the same American Community Survey used for the MHI calculations
- Affordability shall be taken to mean:
 - Whether or not an interest-bearing loan will increase already sufficient user rates by 25 percent or more
 - A comparison to the existing operating, maintenance, debt service, and reserve requirements to the new operating, maintenance, debt service, and reserve requirements will be performed. This will be compared to existing user rates.
 - Existing rates must be considered sufficient, meaning rates must cover operating, maintenance, debt service, and reserve requirements of the new system.
 - If the governing board increased user rates by 25 percent or more in the last five years to provide the system with a sufficient rate
- Other factors will be counted if they relate to the project

State Median Household Income (MHI) versus Community MHI	Possible Points
Based upon the Current Priority List data	
1.25 or more	50
less than 1.25	0
Project Points	
Population Trend	Possible Points
Based upon last three years of American Community Survey best available data	
1. Decreasing	5
2. Increasing	0
Project Points	
Unemployment Rate	Possible Points
Based upon American Community Survey used for MHI data	
Greater than 80% of statewide unemployment	5
Less than 80% of statewide unemployment	0
Project Points	
Population not in labor force	Possible Points
Based upon American Community Survey used for MHI data	
Greater than state percentage	10
Less than state percentage	0
Project Points	
Affordability	Possible Points
Yes	20
No	0
Project Points	
Other Factors	Possible Points
Qualifies as a Class A project on the current Clean Water Priority List	30
Consolidation into another system	50
Project is addressing stormwater or non-point source pollution control	20
Project considered Green	20
Small Systems that serve populations less than 10,000 people	20
Project Points	

Special terms and conditions for principal forgiveness loans

Construction projects

- Applicants seeking funding from the CWSRF for construction projects must demonstrate the systems willingness to sustain themselves into the future and ensure the public funds provided in the contract are used in the best interest of the community. NDEP will add, as a condition of the loan contract for principal forgiveness loans, that borrowers:
 - Evaluate user charges at least once every three years
 - Maintain a fiscal sustainability plan that:
 - Includes an inventory of all assets that are part of the system; and
 - Evaluate the condition and performance of inventoried assets or asset groupings; and
 - Documents the useful life of the assets; and
 - Contains a plan for maintaining, repairing, and as necessary, replacing the assets; and
 - Contains a plan for funding maintenance, repair and replacement; and
 - Evaluates and implements water and energy conservation efforts
 - The development of an Asset Management Plan will satisfy this requirement. Loan applicants must certify as part of the funding agreement that the recipient has, or will develop, a plan prior to the final draw on the loan. Existing applicant plans must have been reviewed and/or updated by the governing board no longer than five years prior to the date of the loan application.
 - Set-aside funds into a reserve account for capital replacement
 - NDEP calculates this yearly investment based upon the system's short-lived assets (15 years or less) amortized on a straight-line basis.
 - Short-lived assets may include pumps, data collection equipment like telemetry, alarms, and SCADA units. For this purpose, short-lived assets are in conformity to capital assets generally accepted as those with a life expectancy of 15 years or less.

- Utilities may only use these reserve funds for capital improvements. Importantly, these improvements are not restricted to the system's short-lived assets. There are several expenses that qualify as capital expenditures:
 - Bringing a new facility into service;
 - Planning or designing a new facility that will enhance the existing system;
 - Extending the life or enhancing the value of an asset with better quality materials or system upgrades.
- Utilities cannot use these reserve funds for inventory items, for maintenance, or for operation expenses. For example, utilities cannot use these reserve funds for minor incidentals like repair clamps, small tools, service contracts, inventory parts and fittings, spare lengths of pipe for repairs, or maintenance supplies like paint, grease, and other similar day-to-day supplies.
- Utilities cannot use the funds in the reserve account for the purpose of expanding their system. For example, they may not use these reserves to finance the installation of new services or the extension of main lines to serve new areas/customers.
- Utilities must clearly identify their annual contribution to this fund— along with the fund balance — on their financial statements.
- The required capital reserve schedule — established at the completion of a project — will become a binding condition of the loan. Utilities must notify NDEP, in writing, when they make a withdrawal from the reserve fund for a capital improvement. They must also include the amount and nature of the expenditure.
- NDEP may consider other cash of the system that is available for capital improvements to meet this requirement.
- Principal forgiveness funding for eligible recipients for construction projects under the 10-percent mandate may receive, with good cause shown, the full amount of federal authority.
- Principal forgiveness funding may be provided for eligible recipients (for construction projects under the additional subsidy allowed by the CWA). Recipients can receive up to \$500,000 for each project, unless the project is deemed a Class A project, or the project experiences increased costs due to economic fluctuations or other extenuating circumstances determined by NDEP.

- Physical or managerial consolidation of two or more systems of any size
 - Principal forgiveness funding may be provided (up to \$500,000) unless the project is deemed a Class A project, or other extenuating circumstances determined by NDEP.
- PERs with an ER for the selected project and design-only projects of any size system
 - Principal forgiveness funding will be provided up to \$100,000 for each project. A 15-percent match will be required for each disbursement request for these projects. Systems will be required to commit to a meeting schedule with NDEP.

Attachment C: CWSRF 2019 Fundable List

2021 Fundable List

Projects to be applied to the 2021 Grant

Grant Applied to:	PL Class ^A	PL Rank ^A	Community Name/Project Sponsor	Population	Project Description	Total Assistance	Interest Rate	Additional Subsidy Provided	Green Project Reserve	Estimated Binding Commitment
2021	B	16	Lyon County Utilities	13,000	Lyon County Rolling A WWTP Expansion	20,000,000	Pending	0	0	6/30/2021
2021	B	19; 20; 21; 26	Washoe County	35,580	Phase 2: STMWRF; Steamboat Lift Station; Collection system	23,000,000	Pending	0	855,800	10/31/2021
2021	C	42	Lyon County Utilities	12,000	Stormwater improvements	855,800	PF	855,800	0	10/31/2021
						43,855,800		855,800	855,800	

Projects to be applied to earlier Grants-terms and conditions

Grant Applied to:	PL Class ^A	PL Rank ^A	Community Name/Project Sponsor	Population	Project Description	Total Assistance	Interest Rate	Additional Subsidy Provided	Green Project Reserve	Estimated Binding Commitment
2020	A	7	Humboldt Co (Grass Valley)	4,000	PER/ER for nitrate mitigation	98,381	PF	98,381		6/30/2021
2021	A	03	Minden Gardnerville Sanitation District	8,657	Consolidation of Pine view Estates Mobile Home Park	682,000	PF	682,000		6/30/2021
						780,381		780,381	0	
						44,636,181		1,636,181	855,800	
						44,636,181		1,636,181	855,800	

^A July 2020 CWSRF Priority List Class

^B July 2020 CWSRF Priority List Ranking

Attachment D: CWSRF 2020 Project Priority List

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Nevada Clean Water State Revolving Loan Fund--Effective July 2020

Class A: Project benefits public health and/or the environment

Priority	Applicant	Permit No.	Population	Total Points	State MHI/ PWWS MHI	Revised Points	D1	G ¹	Project Description	Estimate	Funded
1	Storey Co (Gold Hill)	ONEVSD590L0129	68	25	1.16	29.12			New treatment/disposal system to replace failing OSDS & septic systems	\$ 1,200,000	Y+Y ³
2	Lyon County Utilities	NS02000500	10,733	27	0.91	24.58		G	Sewer lift station rehab/replace (GREEN) & replacement of sewer main	\$ 8,000,000	Y ³
3	Minden-Gardnerville Sanitation District	NS0400027	8,657	23	1.04	23.86			Consolidation of Pineview Estates with MGSD	\$ 6,858,940	Y ³
4	Douglas Co (North Valley)	NS0600025	4,500	25	0.94	23.42			Septic-to-sewer consolidation	\$ 1,500,000	Y+Y ³
5	Fallon Paiute-Shoshone Tribe	NS0400026	300	18	1.22	21.92			New treatment lagoon & rehabilitate 2 lift stations	\$ 2,025,034	Y+Y ³
6	Washoe Co (Spanish Springs)	NV0200150	20,330	28	0.65	18.30			Septic-to-sewer consolidation - Spanish Springs	\$ 31,900,000	Y+Y ³
7	Humboldt Co (Grass Valley)		4,000	9	1.10	9.92			PERER: New wastewater treatment system	\$ 90,000	Y+Y ³
Total Class A										\$ 51,573,974	

Class B: Projects necessary to increase reliability or sustainability

Priority	Applicant	Permit No.	Population	Total Points	State MHI/ PWWS MHI	Revised Points	D1	G ¹	Project Description	Estimate	Funded
8	Tonopah Public Utilities	NS0000026	2,478	24	1.54	36.97	D	G	Treatment effluent infrastructure project - Phase 2 (GREEN)	\$ 3,516,900	
9	Hawthorne Utilities	NS0200009	3,020	23	1.18	27.25			Effluent Management PER	\$ 115,000	
10	Washoe Co (Hufaker Reservoir)	NS0400024	35,980	25	1.07	26.87		G	Hufaker reservoir water quality & management project (GREEN)	\$ 4,000,000	Y
11	Tonopah Public Utilities ⁴	NS0000026	2,211	16	1.54	24.65	D	G	Main Street Sewer Relining (GREEN)	\$ 1,204,510	
12	Elko Co Public Works Mountain City	NS0400023	60	16	1.48	23.67	D		Sewer collection system repairs	\$ 600,000	
13	Kingsbury General Improvement District ⁴	NS0000033	9,000	22	0.98	21.59		G	Market Street Lift Station - New Lift Station to replace undersized wetwell, pumps, surge basin, and other system upgrades (GREEN)	\$ 2,835,000	
14	Tonopah Public Utilities ⁴	NS0000026	2,211	14	1.54	21.57	D	G	Sewer System Rehab & replacement - Main Street Storm Drain - Sewer System conflict mitigation (GREEN)	\$ 1,212,366	
15	Douglas Co Lake Tahoe Sewer Authority	NS0000033	2,800	23	0.94	21.55		G	Aeration basin equipment rehabilitation (GREEN)	\$ 6,000,000	Y
16	Lyon County Utilities	NS02000500	13,000	23	0.91	20.94		G	Lyon County Rolling AWWTP expansion/reuse of treated effluent (GREEN)	\$ 15,000,000	
17	Hawthorne Utilities	NS0200009	3,020	17	1.18	20.14		G	Sewer collection system improvements	\$ 585,000	
18	Reno, City of	NS02000500	34,000	19	1.05	19.93		G	Reno-Stead water reclamation facility expansion to 4 MGD (GREEN)	\$ 52,850,000	Y
19	Washoe Co (Steamboat Lift Station)	NS0400024	35,980	16	1.07	19.20		G	South Truckee Meadows Steamboat lift station expansion	\$ 10,000,000	Y
20	Washoe Co Lake Tahoe Sewer Authority	NS0400024	35,980	16	1.07	19.20		G	South Truckee Meadows sanitary sewer collection system rehabilitation	\$ 15,000,000	Y
21	Washoe Co (Pleasant Valley)	NS0400025	35,980	17	1.07	18.13		G	Gaiger lift station & Pleasant Valley sewer interception	\$ 9,900,000	
22	Washoe Co (Mira Loma Hidden Valley Interline) ⁴	NS0400024	35,980	16	1.07	17.07		G	Reclaim Expansion to Hidden Valley and City of Reno Mira Loma Interline Project (GREEN)	\$ 13,965,496	
23	Pershing Co (Inlay)	ONEVSD590L0125	120	15	1.11	16.67			Treatment & collection system replacement	\$ 1,000,000	
24	West Wendover, City of	NS0100018	4,410	16	1.03	16.45		G	Replacement of effluent reuse line (GREEN)	\$ 1,608,800	
25	Humboldt Co (McDermitt) ⁴	NS0000005	172	13	1.07	13.89		G	Humboldt County McDermitt Sewer Collection System Rehabilitation (GREEN)	\$ 538,800	
26	Washoe Co (So Truckee Meadows WRF)	NS0400024	35,980	13	1.07	13.87		G	South Truckee Meadows water reclamation facility expansion (GREEN)	\$ 34,200,000	Y
27	Ely, City of	NS0700015	5,500	13	0.99	12.87			Murry Street sewer	\$ 1,122,850	
28	McCall-Ruth GID	NS0607046	1,200	12	1.02	12.28			McCall wastewater treatment facility upgrade	\$ 1,625,000	
29	Douglas County Public Works	Multiple	9,450	13	0.94	12.18		G	Telemetry & SCADA improvements	\$ 700,000	
30	Douglas Co Lake Tahoe Sewer Authority	NS0000033	2,800	13	0.94	12.18		G	Headworks improvements & other system improvements (GREEN)	\$ 892,160	Y
31	Douglas Co Lake Tahoe Sewer Authority	NS0000033	2,800	13	0.94	12.18		G	Grit removal rehabilitation project (GREEN)	\$ 1,322,720	Y
32	North Las Vegas, City of	NV0223647	231,000	10	1.00	10.96			Sewer main rehabilitation	\$ 11,840,000	Y
33	Ely, City of	NS0700015	5,500	10	0.99	9.90			Wastewater treatment plant sludge dewatering press	\$ 519,900	
34	Nye County (Gabbs)	NS0700021	376	4	0.93	9.25			Sewer main & lateral replacement	\$ 900,000	
35	Ely, City of	NS0700015	2,600	8	0.92	7.85			Lift station, pond lining, collection system rehabilitation	\$ 10,000,000	
36	Ely, City of	NS0700015	2,600	8	0.92	7.85			Upgrades to the City's sanitary sewer collection system	\$ 10,000,000	
37	Washoe Co (Cold Springs WRF)	NS0000026	4,327	7	0.81	5.62		G	Cold Springs water reclamation facility expansion & upgrade (GREEN)	\$ 29,200	
38	Round Hill GID ⁴	NS0000026	1,200	8	0.64	5.10			Collection system repair and replacement	\$ 575,000	
39	Lander Co Sewer & Water District 2 (Austin)	NS0000015	350	8	0.62	4.92			Sewer main rehabilitation	\$ 1,200,000	Y ³
Total Class B										\$ 245,838,992	

Class C: Other clean water needs projects

Priority	Applicant	Permit No.	Population	Total Points	State MHI/ PWWS MHI	Revised Points	D1	G ¹	Project Description	Estimate	Funded
40	Humboldt Co (McDermitt)	NS0000005	200	15	1.07	16.03			Asseptic treatment backwash discharge line to existing lift station	\$ 145,000	Y
41	Canyon GID ⁴	NS0000028	1,250	13	0.92	12.02		G	WWTP systemwide upgrades - laboratory construction (GREEN)	\$ 535,000	
42	Lyon County Utilities	NS0400033	12,000	11	0.91	10.01			Storm water improvements in Dayton (GREEN)	\$ 500,000	
43	Yerington, City of ⁴	NS0400033	3,200	6	1.60	9.59	D		WWTP Relocation - PER & Construction	\$ 2,635,000	
44	TRU GID ⁴	NS00000502	10,000	8	0.92	7.40			WWTP systemwide upgrades - aging infrastructure	\$ 2,150,000	
45	McGill Ruth Sewer & Water GID	NS0007046	1,588	0	1.02	0.00			McGill sewer project - loan refinancing	\$ 1,112,460	
Total Class C										\$ 7,077,460	
TOTAL FOR ALL PROJECTS										\$ 304,490,428	



WELCOME TO
Rural Nevada
A PLACE OF OPPORTUNITY

Community Programs Overview

Nevada State Office

1390 South Curry Street ■ Carson City, NV 89703

Presented by Cheryl Couch, Community Programs Director

Ph. 775-443-4760 ■ email: Cheryl.couch@usda.gov

USDA Rural Development

Rural Utilities Service – Water & Environmental Programs

<https://www.rd.usda.gov/programs-services/all-programs/water-environmental-programs>

Rural Housing Service – Community Facilities Loan & Grant Programs

<https://www.rd.usda.gov/programs-services/all-programs/community-facilities-programs>

Who is Eligible? Rural Areas?

- Eligible Applicants are units of local government (county, city or town board, special district, etc.)
- Not-for-profit organizations (HOA's that own and operate a water/wastewater system, Cooperatives, etc.)
- Federally Recognized Indian Tribes

Rural Development funding can be used for the construction and acquisition of water/wastewater/solid waste and storm water projects in communities and rural areas of Nevada that are under 10,000 in population based on American Community Survey data. May be owned/operated by a metropolitan system, but must serve a rural area.

How Funds May Be Used

- Drinking water sourcing, treatment, storage and distribution
- Sewer collection, transmission, treatment and disposal
- Solid Waste collection, disposal and closure
- Storm Water collection, transmission and disposal

Eligible Project Costs

- Legal, administrative, and fiscal advisory costs
- Engineering: design, construction management, and inspection
- Environmental documents preparation
- Establishing or acquiring rights – land and water
- Labor and material costs for construction, including meters
- Interest on interim construction loans
- Purchase of existing facilities – to improve service or prevent the loss of service

Limitations

- No “combined” storm water and sanitary sewer projects
- Facilities which are not modest in size, design, or costs
- Developer driven projects
- Industrial user (wastewater pre-treatment)
- Portions of projects which serve an urban area

Rates, Terms & Security

- Fixed Rate Loan – usually for 40 years, additional payments/pre-payments are allowed
- Tiered Rate Structure based on Median Household Income
- Direct Loans are generally secured with a water or sewer revenue bond, GO Bond. Non-profit organizations use promissory note and Deed of Trust
- Guaranteed Loan Rate and Term is negotiated between bank and applicant

Grants

- Grants may be combined with loans (if funding is available) to help keep water/sewer rates at a reasonable level.
- Grant funding cannot be used to subsidize user rates and systems must demonstrate financial need to obtain grant funding.
- Grant eligibility is tied to Median Household Income of the Community. Water and/or Sewer rates should generally be \leq to 1.5% of the community's MHI

From Assessment to Funding

- Evaluate the system to determine needs – Preliminary Engineering Report – use ePER system to complete PER
- Identify most critical area(s) in need of financial assistance
- Evaluate eligibility (contact agency, use Technical Assistance providers, etc.)
- Determine level of Environmental Review
- Complete Application in RD Apply

How Can You Apply?

- RD Apply is a new, online application system accessed here:
<http://www.rd.usda.gov/programs-services/rd-apply>
- You can register, obtain a user ID, and begin the application process. You, as the applicant can assign access to your consulting engineer to upload maps, reports, etc. You can allow others within your organization access as well.

Other Ways to Apply

- You may submit applications the traditional way – a paper or pdf application, Preliminary Engineering and Environmental Report, financial documents, etc.
- USDA RD staff will assist and guide you through the application process

When Can You Apply For Funding?

USDA RD accepts applications continuously, and funding is generally provided on a “first come, first served basis”. Communities with the lowest population and lowest median household income receive priority for funding.

USDA RD funding is based on the Federal fiscal year which begins October 1st, however, our state allocation of funding may be received later in the fiscal year.

Preliminary Engineering Report

RUS Bulletin 1780-2 Preliminary Engineering Report for the Water and Waste Disposal Program – serves as a guide for preparing preliminary engineering reports for water, wastewater, storm water and solid waste facilities

<http://www.rd.usda.gov/publications/regulations-guidelines/bulletins/water-and-environmental>

ePER – Electronic Preliminary Engineering Reports



Why use ePER?

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ePER is...

SECURE. Only consulting engineers or their designees can access the reports.

INTERACTIVE. ePER prompts users for information, minimizing the time and effort involved in completing reports.

FLEXIBLE. Reports are generated in PDF and XML for easy submission to USDA and other Federal/state funding agencies.

COMPATIBLE. The ePER system is compatible with our **RD Apply** online application system.

Contact:
Ben Shuman, PE, PMP
ben.shuman@wdc.usda.gov
202.720.1784

ePER—Electronic Preliminary Engineering Reports

Our new secure online application tool for water and waste disposal project engineers

USDA Rural Development's Rural Utilities Service offers financial assistance to public bodies, nonprofits, and Federally recognized Tribes to build, expand, or improve facilities and services for safe, clean, reliable water and waste disposal systems.

- ePER is our latest online innovation to enhance the application process for RUS water and waste disposal loans and grants.
- Built-in features, such as life cycle cost analysis and service area mapping tools, enable streamlined project development.
- Consulting engineers can use ePER to interactively create technical documents online while working with rural communities on water and waste disposal projects.
- ePER is consistent with the Interagency Preliminary Engineering Report template developed in collaboration between the USDA Rural Utilities Service, the Environmental Protection Agency, the Department of Housing and Urban Development, and the Indian Health Service.

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To learn more:
www.rd.usda.gov/files/WEPEPER.pdf

USDA is an equal opportunity provider, employer, and lender.

<https://www.rd.usda.gov/files/WEPEPER.pdf>

<https://www.rd.usda.gov/programs-services/services/water-environmental-engineers>

Environmental Assessment Process

- NEPA process must be completed before funds can be obligated for a project
- USDA RD Environmental Regulation is 7 CFR 1970 – information on Categorical Exclusions, Environmental Reports and Environmental Assessments
- 7 CFR Part 1970 is available here
<https://tinyurl.com/7-CFR-Part-1970>

Other Available Funds

PPG & SEARCH Grants - available for pre-development costs – preliminary engineering report, environmental report, etc. Maximum of \$30,000 for communities with population of 2,500 or less, and Median Household Income (MHI) less than \$50,766

Emergency & Imminent Community Water Assistance Grants (ECWAG) - available to communities that have experienced a disaster (fire, flood, drought, etc.) or are experiencing a decline in the quantity or quality of water. Eligible communities must have a MHI at or below the state non-metro MHI, and priority is given to communities with a population of 3,000 or less.

Funding Partnerships

- NDEP – State Revolving Fund – Drinking Water and Clean Water, Capital Improvement Grants
- Community Development Block Grant Program
- Indian Health Service
- US Army Corps of Engineers
- Applicant, State, Local or Foundation

Rural Housing Service

Community Facilities Program

<https://www.rd.usda.gov/programs-services/all-programs/community-facilities-programs>

Community Facilities Purpose and Eligible Areas

- The goal of the CF program is to improve the quality of life for rural residents through the provision of essential community facilities such as food distribution, health care, education and public safety
- Eligible applicants are faith and community-based organizations operated on a non-profit basis, local units of government, and Federally recognized Indian tribes
- Direct and guaranteed loans, and grants are available to develop essential community facilities in rural areas and towns of up to 20,000 in population.
- Facilities financed through this program must **primarily** serve rural residents

How Funds Can Be Used

- Purchase real estate/buildings
- New construction, expansion or renovations, ADA requirement
- *Purchase of vehicles and major equipment (backhoes, road graders, sewer vac truck/jetter, garbage trucks, etc.)*
- *Construction/improvements to streets, roads, & bridges, dams, irrigation districts*
- Grants are available on a prorated basis for projects in communities with smaller populations and lower median household incomes. Grants range from 15 to 75 percent of eligible project costs and require matching funds (small grant program, typically used for equipment/vehicles only)

Health Care

Hospitals, ambulatory care centers, clinics, rehabilitation centers, group homes, assisted living & nursing homes, federally funded rural health clinics, and critical access hospitals

Education

Schools –public and charter, school buses, head start centers, pre-schools, childcare centers, and college classrooms or dormitories, and libraries

Rates and Terms

- Fixed Rate through the loan term
- Interest Rate tied to Median Household Income of community/area to be served
- Term – based on useful life of facility or equipment and repayment ability –buildings/real estate typically 30 years, can be up to 40 years, equipment is typically 3-15 years

Security Requirements

Varies according to type of project, and should provide the best security position available to protect the Government during the life of the loan – examples:

- GO Bond, Revenue Bond, Certificate of Participation
- Promissory Note
- Deed of Trust
- UCC lien, Motor Vehicle Title
- Assignment of Income and Revenues

Preliminary Reports

- Preliminary Architectural Report – Community Facility Projects w/ Construction
 - Describes service area of facility
 - Describes existing facilities
 - Proposed facility
 - Cost estimate
 - Attach maps, drawings, etc.
 - Conclusions & recommendations
- Financial Feasibility Report
 - Examined Financial Forecast prepared by CPA/Firm with expertise in the area (health care/education, etc. for projects with projected cost of \$3 million+)
 - Prepared by your Design Consultant and Financial Consultant for smaller scale projects (for projects with projected cost under \$3million)

Environmental Assessment Process

- Tiered process
- Start Early
- Identify Important Resources
- Public Notices
- No Funding Until Completed

USDA RD Nevada Community Program Contacts

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United States
Department of
Agriculture

Rural Development



USDA Rural Development Summary of Major Programs with Nevada Contacts

Together, America Prospers

Last revised 04/01/2021



USDA Rural Development at a Glance


Rural America's Partner in Prosperity

USDA Rural Development is the lead Federal agency helping rural communities grow and prosper. We increase economic development and improve the quality of life in rural places and small towns.

We provide loans, grants, and technical assistance to build critical infrastructure like broadband, water systems, and hospitals. Our programs expand access to e-connectivity, electric and transportation infrastructure, and support business growth, healthcare, education, housing, and other community essentials.

We stand ready to be your partner in prosperity for rural America. Contact us today to learn more and connect with the local USDA Rural Development team that serves your area:

 www.rd.usda.gov

 1 (800) 670-6553

 @usdaRD

Contact the USDA Rural Development Office in your community to learn more

WE HAVE MORE THAN
40 PROGRAMS TO SUPPORT
RURAL AMERICA.



Telecommunications Programs



Electric Programs



Community Facilities Programs



Water and Environmental Programs



Business and Cooperative Programs



Single-Family Housing Programs



Multi-Family Housing Programs



USDA Rural Development Summary of Major Programs

Rural Housing and Community Facilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Single-Family Housing Direct Loans (including Self-Help Loans)</u>	Safe, well-built, affordable homes for very-low- and low-income rural Americans.	Families and individuals.	Buy, build, improve, repair or rehabilitate a rural home as the applicant's permanent residence.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of market value or cost. Loan term of 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
<u>Single-Family Housing Loan Guarantees</u>	To help low- to moderate-income applicants/households buy their homes by guaranteeing loans made by private lenders.	Families and individuals.	Purchase new or existing homes and refinance existing Rural Development guaranteed or direct loans.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	30-year fixed. The interest rate is negotiated between lender and borrower. Loans up to 100% of market value, plus the amount of the up-front guarantee fee being financed.
<u>Single-Family Housing Repair Loans and Grants</u>	To help very-low-income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home.	Repair/replace roof, winterize, purchase or repair heating system, structural repair, water/sewage connect fees, etc.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan and grant.	Loans up to \$20,000 for up to 20 years at 1%. Grants available to very-low-income applicants ages 62 years or older unable to pay a 1% loan.
<u>Self-Help Housing Technical Assistance Grants</u>	Helps lower income families build their own homes.	Nonprofits and public bodies.	Technical assistance to train small groups of families how to build each others' homes.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
<u>Rural Rental Housing Direct Loans</u>	Safe, well-built, affordable rental housing for very-low-income individuals and families.	Individuals, trusts, associations, limited partnerships, for-profit and nonprofit entities, Federally-recognized Indian Tribes, public bodies.	Rental housing; new construction or substantial rehabilitation.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Direct loan.	Up to 100% of total development cost (nonprofits); 97% (for-profits); 95% (for-profits with Low-Income Housing Tax Credits). 30-year term with up to 50-year amortization.
<u>Rural Rental Housing Loan Guarantees</u>	Guarantees on loans to build or preserve affordable housing for very-low to moderate-income tenants.	For-profit and nonprofit lenders.	Build or rehabilitate affordable rental housing.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Loan guarantee.	At least 25-year term with fixed interest rate. Loan guarantees on up to 90% of the principal.
<u>Housing Preservation Grants</u>	Repair and rehabilitate housing owned or occupied by very-low- and low-income rural families.	Public bodies and nonprofit organizations.	To operate a program that finances repair and rehabilitation activities for single-family and small rental properties.	Rural areas with populations up to 20,000 (<i>in special circumstances, communities up to 35,000 may be eligible</i>).	Grant.	Grant agreement.
<u>Farm Labor Housing Loans and Grants</u>	Safe, well-built affordable rental housing for farmworkers.	Individuals, public and private nonprofit organizations.	Rental housing; new construction or substantial rehabilitation.	Not applicable.	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay at 1% interest.
<u>Community Facilities Loans and Grants</u>	Improve, develop, or finance essential community facilities for rural communities.	Public bodies, nonprofits, and Federally-recognized Indian Tribes.	Construct, enlarge, or otherwise improve essential community facilities such as public safety, fire and rescue, telecommunications, schools, libraries, hospitals and other healthcare facilities, etc. This may include furnishings, fixtures, and other required equipment.	City, town, or unincorporated area of not more than 20,000 in population. Facilities must primarily serve rural residents.	Direct loan, loan guarantee, or grant.	Up to 100% of market value. Term is for the useful life of the facility or equipment, based on state statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.
<u>Rural Community Development Initiative</u>	To facilitate housing, community facilities, and community and economic development projects.	Private nonprofit or public organizations, philanthropic foundations, low-income communities.	Technical assistance grants of \$50,000 to \$300,000 to develop the capacity and ability of awardees to carry out needed projects.	City, town, or unincorporated area of not more than 50,000 in population.	Grant.	Matching funds required for grant.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as approved banks, mortgage companies, etc.



Rural Business and Cooperative Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Business and Industry Loan Guarantees</u>	Create jobs/stimulate rural economies by providing financial backing for rural businesses.	Lenders/businesses.	Real estate, buildings, equipment, supplies, working capital, and some debt refinancing.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Loan guarantee.	Lender and borrower negotiate terms. Up to 30 years for real estate, 15 years for machinery and equipment, and 7 years for working capital.
<u>Rural Business Development Grants</u>	Help small and emerging private businesses, and/or nonprofits in rural communities, startup or expand. Note: This program combines the former Rural Business Enterprise Grant and Rural Business Opportunity Grant programs and was created through the 2014 Farm Bill.	Public bodies, government entities, nonprofit entities, and Federally-recognized Indian Tribes.	Acquire or develop land, buildings, plants, and equipment; build or improve access roads, parking areas, utility extensions, and water and waste disposal facilities; provide technical assistance; establish revolving loan funds; and support rural distance learning programs that provide educational or job training.	All areas rural in character except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis.
<u>Intermediary Relending Program Loans</u>	Establish revolving funds for business facilities and community development projects.	Public bodies, nonprofit corporations, Federally-recognized Indian Tribes, and cooperatives.	Community development projects, establish or expand businesses, create or save rural jobs.	Rural areas and incorporated places with populations of fewer than 50,000.	Direct loan.	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years.
<u>Rural Microentrepreneur Assistance Program</u>	Establish revolving funds to target assistance to small rural enterprises.	Microenterprise Development Organizations (MDOs).	Loans, technical, and capacity-building assistance to businesses with 10 or fewer employees, and sole proprietorships.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Loans, grants.	Rural microenterprises apply directly to the intermediary.
<u>Rural Economic Development Loans and Grants</u>	Finance economic development and job creation in rural areas.	Rural Utilities Service-financed electric and telephone utilities.	Business startups or expansion projects that create rural jobs.	Rural areas with priority to places with populations of 2,500 or fewer.	Direct loan or grant to establish revolving loan fund.	Intermediary makes loans to for-profit or nonprofit businesses and public bodies. Loans are 0% for 10 years.
<u>Rural Cooperative Development Grants</u>	Establish/operate centers for cooperative development.	Nonprofits and institutions of higher education.	Establish centers to provide technical assistance, training, applied research, and data collection and interpretation for the purpose of cooperative development.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Minimum 25% fund match (5% for 1994 Institutions). Grants awarded competitively.
<u>Socially-Disadvantaged Groups Grants</u>	Funds to eligible co-ops, co-op associations, or co-op development centers for technical assistance to small, socially-disadvantaged groups in rural areas. Note: This program was formerly known as the Small, Socially-Disadvantaged Producer Grants Program.	Cooperatives and co-op development centers that serve socially-disadvantaged groups where a majority of the board of directors or governing board is comprised of individuals who are members of socially-disadvantaged groups.	Technical assistance.	All areas except cities with populations exceeding 50,000 and their contiguous urbanized areas.	Grant.	Grants are awarded on a competitive basis. There is no matching requirement.

Rural Business and Cooperative Programs (Continued)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Value-Added Producer Grants</u>	Help independent agricultural producers enter into activities that add value to their products.	Independent producers, farmer and rancher cooperatives, producer groups, majority-controlled, producer-based business ventures.	Feasibility studies, business plans; working capital.	All areas.	Grant.	Grants are awarded on a competitive basis. Funds may not be used to build facilities or purchase equipment. Funds must be matched on a dollar-for-dollar basis.
<u>Rural Energy for America Program (REAP) Loan Guarantees and Grants</u>	Provide assistance for energy efficiency improvements or to purchase a renewable energy system for operations.	Rural small businesses and agricultural producers.	Energy efficiency improvements, renewable energy system installations.	Cities, towns, unincorporated areas with populations of fewer than 50,000. (Population limits do not apply to agricultural producers.)	Loan guarantee and/or grant.	Grants of up to 25% of eligible project costs not to exceed \$250,000 for energy efficiency projects and \$500,000 for renewable energy. Loan guarantees of up to 75% of eligible project costs not to exceed \$25 million.
<u>REAP Audit/Development Grants</u>	Grants for entities to pass through to small businesses or agricultural producers for 75% of the cost of an energy audit or renewable energy development assistance.	State, Tribal, or local government institutions of higher education; rural electric cooperatives; public power entities.	Up to \$100,000 grant awarded to conduct energy audits and/or provide technical assistance to rural small businesses and agricultural producers for renewable energy development assistance.	Businesses receiving grant assistance must be located in cities, towns, or unincorporated areas with populations of fewer than 50,000. There are no restrictions for agricultural producers.	Grant.	\$100,000 to entities and up to 75% of the cost of energy audit for renewable energy development assistance.
<u>Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees</u>	To develop and construct commercial-scale biorefineries or retrofit facilities using eligible technology for the development of advanced biofuels, renewable chemicals and/or biobased product manufacturing.	Individuals, Federally-recognized Indian Tribes, State or local governments, corporations, farm cooperatives, associations of agricultural producers, national laboratories, higher learning institutions, rural electric co-ops, public power entities, and/or consortiums of any of the entities.	Loan guarantees to develop and construct commercial-scale biorefineries or retrofit facilities to use eligible technology for the development of advanced biofuels, renewable chemicals, and/or biobased product manufacturing.	No restrictions.	Loan guarantee.	80% (maximum) guarantee on loans less than \$150 million; 70% (maximum) guarantee on loans of \$150 million but less than \$200 million; 60% (maximum) guarantee on loans of \$200 million up to \$250 million.
<u>Advanced Biofuel Payment Program</u>	Payments to producers to support and ensure expanding production of advanced biofuels.	Eligible producers of advanced biofuels.	Payments to producers of advanced biofuels (non-commercial-based).	No restrictions.	Payments.	As funds are available. Complete applications submitted to National Office for review. Payments determined by National Office.

For direct loans and grants, apply to Rural Development. For loan guarantees, apply to participating intermediaries such as eligible banks, etc. For revolving funds (Intermediary Relending Program, Rural Economic Development Loan and Grant Program, Rural Microentrepreneur Assistance Program), intermediaries apply to Rural Development, others to the intermediaries.



Rural Utilities Programs

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Water and Waste Disposal Loans and Grants</u>	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve public water systems and waste collection and treatment systems.	Rural areas and towns with populations up to 10,000.	Direct loan and grant.	Repayment period is a maximum of 40 years. Grant funds may be available.
<u>Water and Waste Disposal Loan Guarantees</u>	Provide infrastructure for rural areas.	Public entities, Federally-recognized Indian Tribes, and nonprofit corporations.	Build, repair, and improve water supply and distribution systems and waste collection and treatment systems.	Rural areas and towns with populations up to 10,000.	Loan guarantee.	Eligible lenders obtain up to a 90% guarantee on loans they make and service.
<u>Solid Waste Management Grants</u>	Technical assistance and training to assist with management of water and wastewater systems.	Public bodies, private nonprofit organizations, Federally-recognized Indian Tribes, and academic institutions.	Technical assistance and training to improve landfill conditions and protect against threats to nearby water resources.	Rural areas and towns with populations up to 10,000.	Grant.	Application periods are announced in the Federal Register. Complete applications submitted to National Office for review.
<u>Technical Assistance/ Training/Circuit Rider</u>	Provide technical assistance and training.	Public, private, and nonprofit organizations.	Technical assistance and training to assist with management of water and waste water projects.	Rural areas and towns with populations up to 10,000.	Grant.	As funds are available. Complete applications submitted to National Office for review.
<u>ReConnect Program</u>	Expand broadband service to rural areas without sufficient broadband access.	Nonprofits, for-profit corporations, LLCs, co-ops, States, territories, local governments, Federally-recognized Indian Tribes.	Construct, improve, acquire broadband and terrestrial satellite broadband facilities and equipment; pre-application expenses.	Rural areas with populations up to 20,000; urbanized areas with populations up to 50,000.	Direct loans, grants, and loan/grant combinations.	Loan interest rate 2%; loan/grant interest for loan portion is current Treasury rate at the time of fund disbursement.
<u>Rural Broadband Direct Loans and Loan Guarantee</u>	Deployment of broadband service to eligible rural communities. Note: The 2014 Farm Bill revised program provisions. An interim rule was published in Fiscal Year 2015.	Entities seeking to provide broadband services in rural areas.	Funds to construct, improve, and acquire facilities and equipment to provide broadband service in eligible rural communities.	Refer to the rule for specific definitions and population limits.	Minimum and maximum loan amounts published annually in the Federal Register.	Refer to the rule for loan terms and conditions.

Rural Utilities Programs (Continued)

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
<u>Electric and Telecommunications Loans</u>	Help rural communities obtain affordable, high-quality electric and telecommunications services.	Nonprofit and cooperative associations, public bodies, and other utilities.	Generation, transmission facilities and distribution of electric power, including alternative, renewable, and energy efficiency programs. Enhance 911 emergency services, digital switching equipment, and fiber optic cable, along with traditional main system telecommunications service.	Electric: areas served by an existing rural electric borrower, or rural areas other than a city or town of more than 20,000. Telecommunications: areas with populations fewer than 5,000.	Direct loan or loan guarantee.	Interest rates established in accordance with 7 CFR 1714. Contact Rural Utilities Service at rd.usda.gov or 1 (800) 670-6553.
<u>Energy Efficiency and Conservation Loan Program</u>	Finances energy efficiency and conservation projects for commercial, industrial, and residential consumers.	Existing electric loan borrowers (utilities) serving rural areas.	Improve energy efficiency for existing electric facilities; attract new business and create jobs; reduce fossil-fuel use; improve energy efficiency measures for consumers; energy audits and more.	Rural areas and towns with populations up to 20,000. Eligible communities can be combined into larger service areas.	Loans.	Repayment period is 15 years unless geothermal ground-loop source investments or technology have a longer lifespan.
<u>Rural Energy Savings Program</u>	Helps rural families and small businesses achieve cost savings through loans to qualified consumers to implement durable, cost-effective energy efficiency measures.	Current and former RUS borrowers or their subsidiaries, and entities that meet retail electric service needs in rural areas.	Implement energy efficiency measures to decrease energy use or costs for rural families and small business.	Contact RUS to determine whether a project is in an eligible rural area.	Loans.	Up to 20 years at 0% interest; up to 3% interest for relending to qualified end-users/consumers for up to 10 years; up to 4% of the loan total may be used for startup costs.
<u>Distance Learning and Telemedicine</u>	Develop and deploy advanced telecommunication services throughout rural America to improve education and healthcare.	Incorporated entities including municipalities, for-profit, and nonprofit corporations that operate rural schools, libraries, healthcare clinics, and other educational or healthcare facilities.	To provide end-user equipment and programming that delivers distance learning and telemedicine services to eligible areas.	Rural areas outside incorporated or unincorporated cities with populations up to 20,000.	Grant.	Awards range from \$50,000 to \$500,000. A minimum of 15% in matching funds is required.
<u>Community Connect Grants</u>	Provide public access to broadband in otherwise un-served communities.	Public bodies, Federally-recognized Tribes, cooperatives, nonprofits, limited dividend or mutual associations, corporations, and other legally-organized entities.	To build broadband infrastructure and establish a community center that offers free public access to broadband for 2 years.	A single community outside incorporated or unincorporated areas with populations fewer than 20,000 and without broadband access.	Grant.	Minimum: \$50,000; Maximum: \$1 million. Amounts are published in Notices of Funding Availability and may vary.

Electric and Telecom programs: Contact the Rural Utilities Service Administrator; Water programs: Contact the Rural Development State Office.
CFR refers to Code of Federal Regulations.



Rural Area Eligibility Criteria

By law, the definition of “eligible rural area” is different for each USDA Rural Development program. The statutory rural area eligibility criteria for most programs are complex. Additionally, the statute also may include exceptions that provide consideration for specific communities based on regional circumstances. The table on the opposite page provides a general overview of the basic rural area requirements for our major programs.

- **Use Our Eligibility Tool:** Our online tool at <https://eligibility.sc.egov.usda.gov> can help customers determine if they are in an eligible rural area and are otherwise qualified to apply.
- **Ask an Expert:** Before starting any application for assistance, we encourage customers to [contact USDA Rural Development](#)—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for the program.

Rural Area Criteria

Program	No Rural Restrictions	For “Rural Areas”	For Up to 10,000 People	For Up to 20,000 People	For Up to 35,000 People	For Up to 50,000 People
★ Farm Labor Housing Loans/Grants	◆					
■ Value-Added Producer Grants	◆					
■ Rural Energy for America Program Loan Guarantees/Grants ¹	◆					
■ Biorefinery, Renewable Chemical and Biobased Product Manufacturing Assistance Program	◆					
■ Repowering Assistance Program	◆					
■ Advanced Biofuel Payment Program	◆					
☆ Rural Energy Savings Program ²		◆				
☆ Water and Waste Disposal Loans/Grants			◆			
☆ Water and Waste Disposal Guaranteed Loans			◆			
☆ Solid Waste Management Grants			◆			
☆ Technical Assistance and Training/Circuit Rider Grants			◆			
★ Community Facilities Loans/Grants				◆		
☆ Electric Loans				◆		
☆ Telecommunications Loans				◆		
☆ Rural Broadband Access Loans/Loan Guarantees				◆		
☆ ReConnect Program				◆		
☆ Energy Efficiency and Conservation Loan Program				◆		
☆ Distance Learning and Telemedicine Grants				◆		
☆ Community Connect Grants				◆		
★ Single-Family Housing Direct Loans (including Self-Help Loans)				◆	◆	
★ Single-Family Housing Loan Guarantees ³				◆	◆	
★ Single-Family Housing Repair Loans/Grants ³				◆	◆	
★ Self-Help Housing Technical Assistance Grants ³				◆	◆	
★ Rural Rental Housing Direct Loans ³				◆	◆	
★ Rural Rental Housing Loan Guarantees ³				◆	◆	
★ Housing Preservation Grants ³				◆	◆	
★ Rural Community Development Initiative						◆
■ Business and Industry Loan Guarantees						◆
■ Rural Business Development Grants						◆
■ Intermediary Relending Program						◆
■ Rural Microentrepreneur Assistance Program						◆
■ Rural Economic Development Loans/Grants						◆
■ Rural Cooperative Development Grants						◆
■ Socially-Disadvantaged Groups Grants						◆
■ Rural Energy for America Program Loan Guarantees/Grants ⁴						◆

Legend:

★ Housing/Community Facilities Programs

■ Business/Cooperative Programs

☆ Utilities Programs

¹ For agricultural producers.

² [Contact RUS](#) for specifics.

³ Primarily for populations up to 20,000; in special circumstances communities up to 35,000 may be eligible.

⁴ For rural small businesses and REAP Audit/Development Grants.

Rural Development Program Purposes

Rural Housing and Community Facilities Programs	Land & Buildings	Machinery & Equipment	Working Capital	Infrastructure	Technical Assistance/ Training
Single Family Housing Direct Loans (including Self-Help Loans)	◆				
Single Family Housing Loan Guarantees	◆				
Single Family Housing Repair Loans/Grants	◆				
Self-Help Housing Technical Assistance Grants					◆
Rural Rental Housing Direct Loans	◆			◆	
Rural Rental Housing Loan Guarantees	◆			◆	
Housing Preservation Grants	◆	◆	◆	◆	◆
Farm Labor Housing Loans/Grants	◆			◆	
Community Facilities Direct Loans, Loan Guarantees, Grants*	◆	◆	◆	◆	
Rural Community Development Initiative					◆
Rural Business and Cooperative Programs					
Business and Industry Loan Guarantees	◆	◆	◆	◆	
Rural Business Development Grants	◆	◆	◆	◆	◆
Intermediary Relending Program Loans	◆	◆	◆		
Rural Microentrepreneur Assistance Program	◆	◆	◆	◆	◆
Rural Economic Development Loans and Grants	◆	◆	◆	◆	◆
Rural Cooperative Development Grants				◆	◆
Socially-Disadvantaged Groups Grants					◆
Value-Added Producer Grant			◆	◆	◆
Rural Energy for America Program Loan Guarantees/Grants	◆	◆		◆	◆
Biorefinery, Renewable Chemical, and Biobased Product Manufacturing Assistance Program Loan Guarantees					
Repowering Assistance Program					
Advanced Biofuel Payment Program					
Rural Utilities Programs					
Water and Waste Disposal Direct Loans, Loan Guarantees, Grants	◆	◆		◆	
Solid Waste Management Grants					◆
Technical Assistance/Training/Circuit Rider					◆
ReConnect Program	◆	◆		◆	◆
Rural Broadband Direct Loans and Loan Guarantees	◆			◆	
Electric and Telecommunications Direct Loans/Loan Guarantees	◆	◆		◆	
Energy Efficiency and Conservation Loan Program	◆	◆		◆	
Rural Energy Savings Program	◆	◆		◆	
Distance Learning and Telemedicine Loans/Grants		◆		◆	
Community Connect Grants	◆	◆	◆	◆	

*Initial operating expenses are eligible in conjunction with the financing of an eligible community facility project. However, grant funds may not be used to fund initial operating expenses.

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To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at [How to File a Program Discrimination Complaint](#) and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, SW, Washington, D.C. 20250-9410; (2) fax: (202) 690-7442; or (3) email: program.intake@usda.gov.

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A scenic landscape featuring a two-lane asphalt road that curves through a rural area. To the right of the road is a wire fence and a field of hay bales. In the background, there are rolling hills and mountains under a sky with soft, golden light from a low sun, suggesting sunset or sunrise. The overall mood is peaceful and expansive.

Leveraging Funding

May 14, 2021



Jolene Supp
Wells City
Manager





Get a clear picture of your project

Identify the who, what, where, when, how and how much as well as who are the project beneficiaries.





First, ask yourself what can I bring to the grant?

- Money
- In kind
- Land
- Volunteerism (hard to hold responsible but good to get local ownership.)
- Don't be afraid to get creative with fundraising





Identify what are the other funding sources available—
state, federal, private, non-profit, foundation, etc.

SHPO, EDA, USDA, EPA, Parks and Rec, Division of Aging

To best leverage, **let CDBG be the gap funding request**



Wishing you **WELLS**

