

## Funding Sources and Assistance

|                                       |   |   |   |  |  |
|---------------------------------------|---|---|---|--|--|
| Organization/agency                   | USDA Rural Development  | KS Dept. of Health & Environment  | KS Dept. of Health & Environment  | KS Dept. of Commerce   | Bonds/Leases   |
| Program title                         | Water and Wastewater Grant and Loan Program   | KS Public Water Supply Loan Fund  | Water Pollution Control Revolving Fund  | Community Development Block Grant  | General Obligation; Revenue Bonds  |
| Eligible applicants                   | Cities, RWDs with population less than 10,000   | Municipally owned water systems and RWDs  | Publicly owned wastewater treatment works   | Municipalities, RWDs apply through county  | Cities, RWDs, others   |
| Type of funding                       | Loans/Grants; also a guaranteed loan program  | Loans only  | Loans only  | Grants only  | Technically not a loan but similar   |
| Eligible projects                     | Water & Wastewater  | Water & Wastewater  | Wastewater  | Water, wastewater, other community facilities  | Water, wastewater, community facilities  |
| Approximate annual funding            | \$15 million on direct loans and grants; \$2.5 million for guaranteed loans   | \$35+ million annually  | \$30 million annually   | Approximately \$9 million annually   | Unlimited  |
| Maximum funding                       | 100% of project cost  | 100% of project cost  | 100% of project cost  | \$400,000 per project or \$2000 per beneficiary maximum  | 100% of cost   |
| Application cycle                     | Throughout year   | Submit expression of interest by July 1   | Throughout year   | Submit by October 15; award January 15   | No restriction   |
| Estimated time to prepare application | Estimate 6 months if engineer and applicant work diligently   | Typically, 120 days for the application and review process. Funding approval determined about Sept. 1 | Typically 120 days for the application and review process, after engineering report approval. Immediate funding   | Applicants must appear before Kansas Inter-Agency Committee (KIAC). Development and Environmental Review typically require 6 months. Approval determined March 1 | 45 days minimum, no environmental review required when commercial credit is utilized                             |
| Major application criteria            | For rural areas and communities less than 10,000; program should not compete with commercial credit   | Compliance with drinking water regulations; consolidation   | Compliance with NPDES and KWPC permits, resolve water quality impairments, regionalization  | Meet Low-to-Moderate Income goal   | Debt authority; direct debt ratios; ability to meet debt service coverage ratios                                 |
| Contact Information                   | Gary Smith, Chief, Community & Business Programs:<br>Ph.785.271.2728  | David Waldo, Chief, Bureau of Water;<br>Ph.785.296.5503   | Rodney R. Geilser, P.E., Chief, Municipal Programs Section, Bureau of Water.<br>Ph.785.296.5527   | Salih Doughramaji, CDBG Compliance Office:<br>Ph.785.296.3400  | Financial advisor or other financial institution   |
| Comments                              | On direct loans, term is typically set at 40 years. On guaranteed loans, the interest rate and term set by lender, generally not more than 20 years | Loans are 20 years with no penalty for early payment  | Application includes environmental review and planning coordination. Maximum repayment period 20 years. Interest rate is approximately 60% of market rate | Highly competitive application process   | Ensure competitive pricing through bidding of financing; bond reserve of 10% typically included in the financing |

**Websites:**

**USDA Rural Development** <http://www.rurdev.usda.gov/>

**KS Dept. of Health & Environment (water)** <http://www.kdhe.state.ks.us/pws/loan/loanfund.htm>

**KS Dept. of Health & Environment (wastewater)** <http://www.kdhe.state.ks.us/muni/>

**KS Department of Commerce** <http://www.kansascommerce.com/IndexPages/DivTopics/cdOtherPrograms.aspx>