
Appendix C

Additional written material provided to the participants attending the workshops:

- Presentation given by Chris Wells entitled 'Rural Community Assistance Partnership'.
- Redacted example of the workshop online reports.
- Presentation on Louisville MSD Stakeholder Engagement Plan.
- Louisville Water Company Strategic Business Plan dated 2013-2017.
- City of Lebanon Kentucky Monthly Operation Report dated June 2020.
- List of attendees for the August 25-26, 2020 workshop.
- List of attendees for the September 29-30, 2020 workshop.



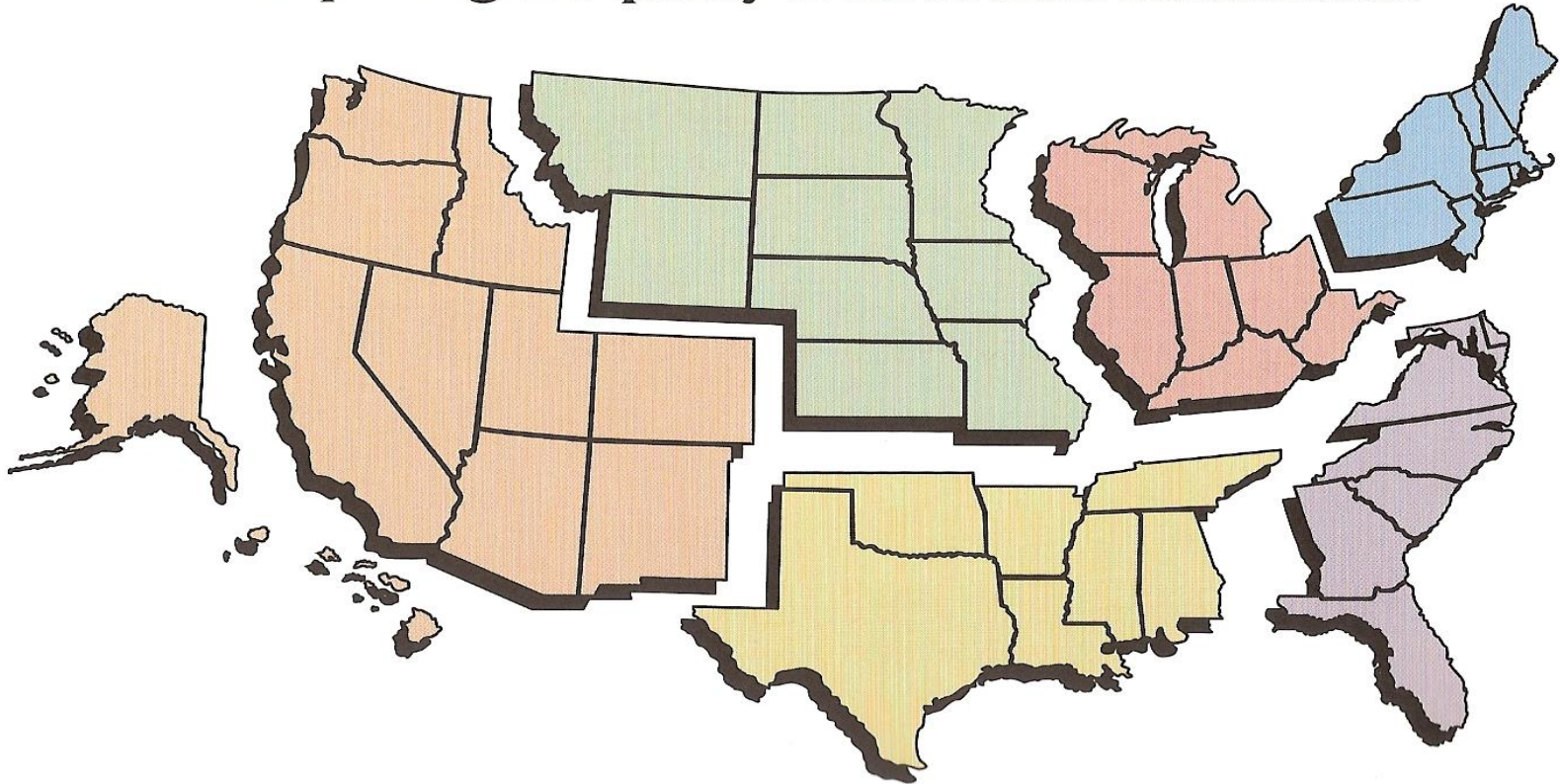
Rural Community Assistance Partnership



“Improving the quality of life in rural communities”

The Rural Community Assistance Partnership

Improving the quality of life in rural communities



RCAP's Focus

- Sustainability
 - Technical
 - Managerial
 - Financial
-
- Help communities finance facilities and maintain operations once facilities have been constructed.





“Improving the quality of life in rural communities”



“Improving the quality of life in rural communities”

Technical

- Vulnerability Assessments/Risk & Resiliency
- Emergency Response Plans
- Energy Audits
- Consumer Confidence Reports
- Operator Certification
- Cross Connection Control
- Sample Collection
- O & M Manuals
- Locate Alternate &/or Additional Water Sources
- Asset Management/Preventative Maintenance



Vulnerability Assessments & Emergency Response Plans



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America's Water Infrastructure Act (AWIA)



- Signed into law October 23, 2018
- Requires community drinking water systems serving more than 3,300 people to develop or update risk & resiliency assessments (RRAs) & emergency response plans (ERPs)
- Specifies components that RRAs and ERPs must address
- Establishes deadlines by which water systems must certify to EPA completion of the RRA and ERP

AWIA Certification Due Dates



Risk Assessment



Emergency Response Plan (ERP)

Certify ERP no later than 6 months after completion of the risk assessment

NOTE...Must recertify risk assessment & emergency response plan every 5 years.

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Master









Energy Audits

City of Livingston now saving \$500 a month after energy audit grant

By: Doug Ponder
The City of Livingston is saving more than \$500 a month, after receiving an energy audit grant from the USDA Rural Community Development Initiative, which helped them discover they had been overpaying KU for energy used at their wastewater treatment plant.

The city of Livingston discovered they could save around \$500 a month on their wastewater treatment plant electric bill after engineers performed tests in a comedy show is this Friday at MVES

Rockcastle Regional Hospital will host a family comedy show at the Mt. Vernon Elementary School on Friday, March 22nd at 5 p.m. The comedy show will feature local comedian Drew Davidson. Davidson is a 2007 RCHS graduate and a 2011 Northern Kentucky University graduate with a bachelor's degree in acting performance.

He has recently performed stand-up comedy routines at numerous prominent comedy clubs such as the Go Bananas Comedy Club in Cincinnati, Ohio Funny Bone Comedy Club in Newport and Comedy Off Broadway in Lexington.

Tickets purchased before the event are \$2 each for students (ages 4-17) and \$4 each for adults. Tickets purchased at the event are \$3 each for students and \$5 each for adults. Children who are three years old and under will be admitted free.

Advance tickets will be available through Thursday and can be purchased from Arelle Estes at Rockcastle Regional Hospital or Melinda Kincer at Mt. Vernon Elementary.

Proceeds will go to the

February to identify energy conservation opportunities. The RCDA grant paid all expenses for the Rural Communities Assistance Program to perform an energy audit at the plant.

Land Sale to White House Clinic held up

At a special called meeting of the Rockcastle Industrial Development Board representatives of White House Clinic were told the price of land they want to buy in Rockcastle Business Park South had gone from \$75,000 to \$87,825, as a result of a survey completed by Kentucky Surveyors. The survey added 513 acres to the site and \$12,825 to the cost.

Stephanie Moore, a White House Clinic representative, asked the board to consider selling the 3,513 acres for \$75,000, which would adjust the per acre price to \$21,349.27, or have the property resurveyed to omit the easements that total 508 acres.

The board decided to go into closed session at that point to discuss the proposals. Later, in open session, the board told Moore that they had opted to keep the

Free haircuts for Kids is Saturday

Rockcastle Regional Hospital has partnered with local hair stylists for "Free Haircuts for Kids" on Saturday from 2 to 3 p.m.

Participating stylists for the event are Bootsie's Wild Kuts, A Cut Above, New Vision, Bradley's Barber Shop, and Sylvia's Cut & Curl.

No appointments are necessary and walk-ins are

During the energy audit, RCAP discovered that the city was paying Kentucky Utilities more than they should for their allotted electric usage. Since 2009, the city has been paying a

"power service rate" for electric at the plant. The PS rate plan is offered by KU to customers who use over 50 KW a month and do not exceed 250 KW.

However, the audit revealed that the city had only been using an average of 8.5 KW a month at the plant since 2009.

Mayor Jason Medley said he contacted KU when he first learned of the audit and switched their wastewater account over to a better rate. He said they now pay based off a general service rate that KU offers for customers who use under 50 KW a month.

"When I first saw the results of the audit, I called KU and switched our account from the PS rate to the GS rate," Medley said. "No one would disagree to something that would offer us the same service and save the city more than \$500 on their monthly electric bill."

Although the wastewater plant used nowhere near 50 KW, Medley said KU still charged the city a cheaper

(Cont. to pg. A18)



Mt. Vernon Fire and Rescue and Mt. Vernon Police Department respond to an accident at the intersection of Williams Street and West Main S

arrest for fleeing as he did not have a would be arrested at the hospital.

Monday havoc in

A severe storm day, bringing severe winds to the count

The storm system and businesses in outage as a result. Trailer Park on Da According to C struck a transform Trailer Park, causingly, he said the uts preventing an in the trailer park. Kentucky Utili

Renfro its 201

Renfro Valley son March 1st. R Old Opry in its lo The season ha Doris Sanders as January.

"I look forwardl team and le ers said. "I have 2013 season."



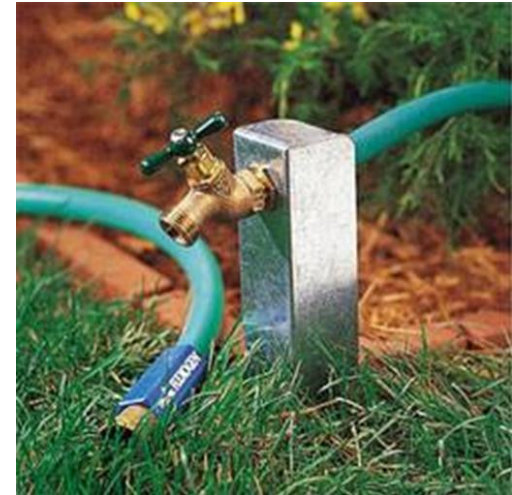
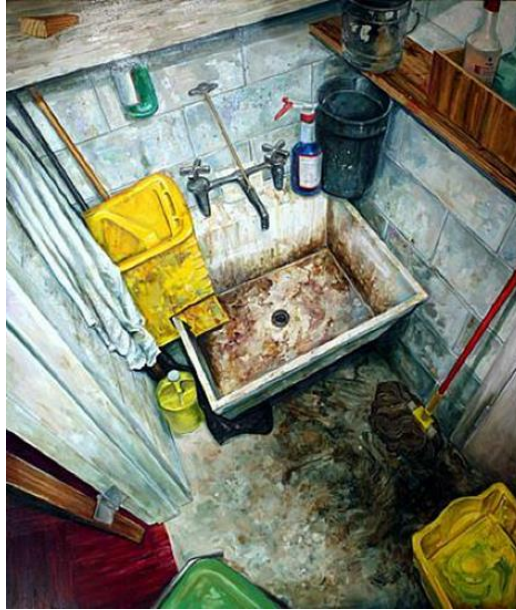
Cross Connection Control

Any actual or potential connection between the public water supply *and* a source of contamination or pollution.



Sample Collection

- Know correct sampling techniques.
- Able to select appropriate taps for sampling.
- Avoid faulty practices.





“Improving the quality of life in rural communities”

Asset Management/Preventative Maintenance



A **planning process** that ensures that entities get the **most value from each asset** and have the **financial resources** to rehabilitate and replace them when necessary.


Not a new concept... Preventative Maintenance Program that is fully supported by the board!

Managerial

- SAM Registration
- Nonrevenue Water/Water Audits
- Resolutions for Tap on Bans, Agreed Orders, NOVs
- Record Keeping
 - ~ Office Operation & Procedure Records
 - Job Descriptions
 - Governing Board/Owners
 - Cash Flow Policy
 - Work Orders
 - Customer Service Policy

SAM Registration





USER NAME PASSWORD

[Forgot Username?](#) [Forgot Password?](#) [Create an Account](#)

HOME SEARCH RECORDS DATA ACCESS GENERAL INFO HELP

<h4>CREATE USER ACCOUNT</h4> <p>Your CCR username will not work in SAM. You will need a new SAM User Account to register or update your entity records. You will also need to create a SAM User Account if you are a government official and need to create Exclusions or search for FOUO information.</p> <input type="button" value="Create User Account"/>	<h4>REGISTER/UPDATE ENTITY</h4> <p>You can register your Entity (business, individual, or government agency) to do business with the Federal Government. If you are interested in registering or updating your Entity, you must first create a user account.</p> <input type="button" value="Register/Update Entity"/> New! Use the SAM Status Tracker to: <input type="button" value="Check Status"/>	<h4>SEARCH RECORDS</h4> <p>All entity records from CCR/FedReg and ORCA and exclusion records from EPLS, active or expired, were moved to SAM. You can search these records and new ones created in SAM. If you are a government user logged in with your SAM user account, you will automatically have access to FOUO information.</p> <input type="button" value="Search Records"/>
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WHAT IS SAM?

The **System for Award Management (SAM)** is the Official U.S. Government system that consolidated the capabilities of CCR/FedReg, ORCA, and EPLS. There is NO fee to register for this site. Entities may register at no cost directly from this page. User guides and webinars are available under the Help tab.

<h4>NEWS AND ANNOUNCEMENTS</h4> <p>Visit the new openIAE GitHub site for more information about SAM's data, web services, and new RESTful API.</p> <p>Now Open! The "National Online Dialogue on Contract and Grant Compliance Costs" is NOW OPEN. Please join the conversation by visiting the Chief Acquisition Officers Council website. Read more about it at SAM.gov > General Info > News > News and Announcements.</p>	<h4>USER GUIDES/HELPFUL HINTS</h4> <p>Find the full SAM User Guide, Quick Start Guides, Helpful Hints, and Webinars on the HELP tab.</p> <p>Use the SAM Status Tracker to check your SAM entity registration status.</p> <p>Federal Service Desk Search FAQs or request additional help at the Federal Service Desk.</p>	<h4>ATTENTION EXTRACT AND WEB SERVICE USERS</h4> <p>Support for the legacy-formatted extracts and web services in SAM ended on October 31st, 2014. Federal systems using SAM data must convert to the SAM-formatted extracts and web services. If you see "You do not have access to this extract" you need to submit a Data Access Request for the appropriate role by logging in with the account that needs the role. Go to "Data Access" then click on either "System Data Access Request" or "Individual Data Access Request" (depending on your user account type) and follow the prompts to submit the request.</p>
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SAM | System for Award Management 1.0 IBM v1.P.32.20150626-1050 WWW4

Note to all Users: This is a Federal Government computer system. Use of this



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Nonrevenue Water/Water Loss



How much is
your water
system losing on
a monthly basis?

Water Loss

VS

Non-revenue Water

What is the difference?

Non-Revenue Water Examples



“Improving the quality of life in rural communities”

Establishing Acceptable Water Loss Limits/Ranges



What is acceptable?

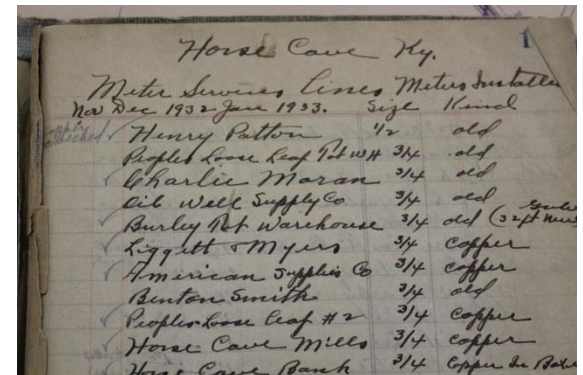
15% = 54.75 days of the year that your water plant runs just to produce the water you aren't collecting revenue

OR

15% = 54.75 days of the year that you are purchasing water but receiving NO revenue

Managerial

- Record Keeping (cont.)
 - ~ Financial Records
 - Monthly Report to Owner/Board
 - Customer Account Record
 - Copies of Annual Audits
 - Copies of Annual Financial Reports
 - Invoices
 - ~ Local Ordinances
 - ~ Tariffs
 - ~ SPGE Requirements
 - ~ Capital Improvement Plans



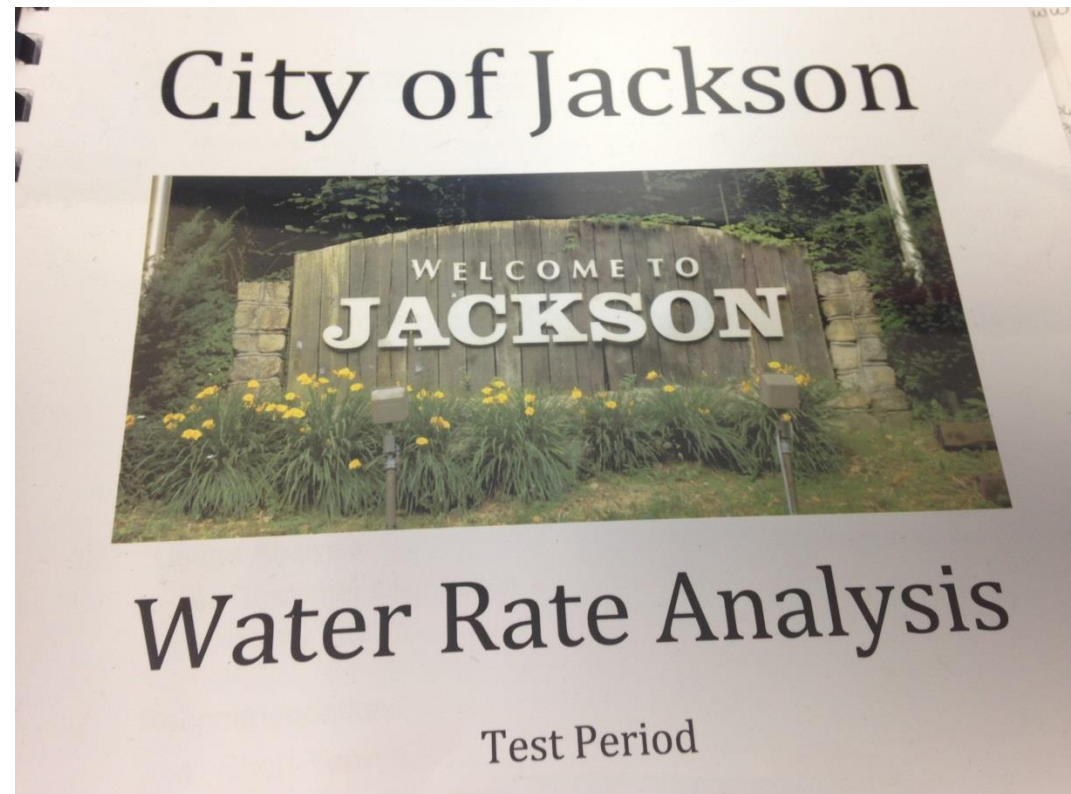
Financial

- Rate Studies
- Budgets
- Billing
- Forecast Income
- Financial Reports
- Accounting-KY
Uniform Accounts
(QuickBooks)



Rate Studies

- Municipal
- Tariff Filing
- Alternative Rate Adjustment
- Purchase Water Adjustment
- Non-recurring charges



Budget



Form RD 442-2
(Rev. 9-97)

Position 3

FORM APPROVED
OMB NO. 0575-0015
OMB NO. 0572-0137

UNITED STATES DEPARTMENT OF AGRICULTURE
STATEMENT OF BUDGET, INCOME AND EQUITY

Schedule 1

Name _____ Address _____

	PRIOR YEAR Actual (2)	ANNUAL BUDGET		CURRENT YEAR		Actual YTD (Over Under Budget Col. 3 + 5 = 6 (6)
		For the _____ Months Ended _____		Actual Data		
		BEG _____ END _____ (1)	Current Quarter (4)	Year To Date (5)		
(f) OPERATING INCOME						
1. _____						0
2. _____						0
3. _____						0
4. _____						0
5. Miscellaneous						0
6. Less: Allowances and Deductions						0
7. Total Operating Income (Add lines 1 through 6)	0	0	0	0	0	0
OPERATING EXPENSES						
8. _____						0
9. _____						0
10. _____						0
11. _____						0
12. _____						0
13. _____						0
14. _____						0
15. Interest						0
16. Depreciation						0
17. Total Operating Expense (Add Lines 8 through 16)	0	0	0	0	0	0
18. NET OPERATING INCOME (LOSS) (Line 7 less 17)	0	0	0	0	0	0
NONOPERATING INCOME						
19. _____						0
20. _____						0
21. Total Nonoperating Income (Add 19 and 20)	0	0	0	0	0	0
22. NET INCOME (LOSS) (Add lines 18 and 21)	0	0	0	0	0	0
23. Equity Beginning of Period						0
24. _____						0
25. _____						0
26. Equity End of Period (Add lines 23 through 25)	0	0	0	0	0	0

Budget and Annual Report Approved by Governing Body _____

Quarterly Reports Certified Correct _____

Secretary _____ Date _____ Appropriate Official _____ Date _____

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0015 and 0572-0137. The time required to complete this information collection is estimated to average 2 (2) hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

SUPPLEMENTAL DATA

The Following Data Should Be Supplied Where Applicable

Schedule 1
Page 2

1. **ALL BORROWERS** Circle One
- a. Are deposited funds in institutions insured by the Federal Government? Yes No
- b. Are you exempt from Federal Income Tax? Yes No
- c. Are Local, State and Federal Taxes paid current? Yes No
- d. Is corporate status in good standing with State? Yes No

e. List kinds and amounts of insurance and fidelity bond: Complete Only when submitting annual budget information:

Insurance Coverage and Policy Number	Insurance Company and Address	Amount of Coverage	Expiration Date of Policy
Property Insurance			
Policy # _____			
Liability			
Policy # _____			
Fidelity			
Policy # _____			

2. **RECREATION AND GRAZING ASSOCIATION BORROWERS ONLY**

	Current Quarter	Year to Date
a. Number of Members		

3. **WATER AND/OR SEWER UTILITY BORROWERS ONLY**

	gal	gal
a. Water purchased or produced (CU FT - GAL)		
b. Water sold (CU FT - GAL)		
c. Treated waste (CU FT - GAL)		
d. Number of users - water		
e. Number of users - sewer		

4. **OTHER UTILITIES**

a. Number of users	
b. Product purchased	
c. Product sold	

5. **HEALTH CARE BORROWERS ONLY**

a. Number of beds	
b. Patient days of care	
c. Percentage of occupancy	-2147483648 %
d. Number of outpatient visits	-2147483648 %

6. **DISTRIBUTION OF ALL CASH AND INVESTMENTS***

Indicate balances in the following accounts:

	Construction	Revenue	Debt Service	Operation & Maintenance	Reserve	All Others	Grand Total
Cash - \$	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ 0
Savings and Investments - \$	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ 0
Total	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

7. **AGE ACCOUNTS RECEIVABLE AS FOLLOWS:**

Dollar Values	Days			*Total
	0-30	31-60	61-90	
\$ _____	\$ _____	\$ _____	\$ _____	\$ 0
Number of Accounts				0

*Totals must agree with those on Balance Sheet.

Budget



KY AN No. 12(1780 & 1942-A)
 (ATTACHMENT 4)
 (FOR CF & RUS Borrowers)

KY AN No.12(1780 & 1942-A)
 (ATTACHMENT 5)
 (FOR CF & RUS Borrowers)

ADDITIONAL INFORMATION SHEET
 (Revised 2/1/05)

(This form may be used in lieu of "Supplemental Data," Schedule 1, Page 2, of Form RD-442-2, to provide evidence of insurance and bond coverage.)

I certify that the insurance and bond coverage shown below is currently in effect and that copies of the insurance policies are on file with our office.

 Date President/Chairperson/Mayor/Secretary/Clerk

Name of RD Borrower: _____

Name of Current Contact Person & Telephone Number:

EVIDENCE OF INSURANCE

Liability Insurance:

Policy #	Insurance Co. & Address	Amount of Coverage	Expiration Date

Workman's Compensation:

Policy #	Insurance Co. & Address	Amount of Coverage	Expiration Date

Floodplain Insurance:

Policy #	Insurance Co. & Address	Amount of Coverage	Expiration Date

Property Insurance:

Property Description	Policy #	Insurance Co. & Address	Amount of Coverage	Expiration Date

Fidelity Bond Coverage:

Position Bonded	Policy #	Insurance Co. & Address	Amount of Coverage	Expiration Date

Governing Body:

Name	Address & Telephone No.	Expiration/Term of Office
President/Chairman/Mayor:		
Secretary/Clerk:		

Number of Full-Time Employees (n/a for WWD): _____

Total Number of Members (recreation loans only): _____

BREAKDOWN OF FAMILIES/USERS IN THE PRIMARY SERVICE AREA:
 (breakdown only the system (or systems) in which RD funds are involved)

DATE VERIFIED:

Number of Users: (WATER)	Number of Users: (WASTE)	FAMILIES: (CF)
Res: _____	Res: N/A	Res: N/A
Non-Res: _____	Non-Res: N/A	Non-Res: N/A

DATE VERIFIED:

RACIAL CATEGORIES:	Number of:	ETHNIC CATEGORIES:	Number of:
White	_____	Hispanic/Latino	_____
Black/African American	_____	Not Hispanic/Latino	_____
American Indian/Alaskan Native	_____		
Native Hawaiian/Pacific Islander	_____		
Asian	_____		
Multiple	_____		
Other	_____		

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Other Services

- Project Development
 - Grant/Loan Application Writing
 - Surveying: Income, Water, or Wastewater
 - RD Checklist Items/LOCs
 - Clearinghouse Comments
 - Certified Grant Administrators
- Environmental Reports
- Easements
- User Agreements
- GIS Mapping



GIS Mapping



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Other Services

- TMF Trainings for Boards or Operators
- Equal Opportunity Compliance Issues
- Procuring Services
 - ~ Professional: Engineering, Legal, Auditors
 - ~ Contractors
 - ~ Equipment



Trainings

- RCAP
- PSC
- KWWOA
- AWWA
- DOW
- DCA
- ASDWA
- On Site



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Solid Waste

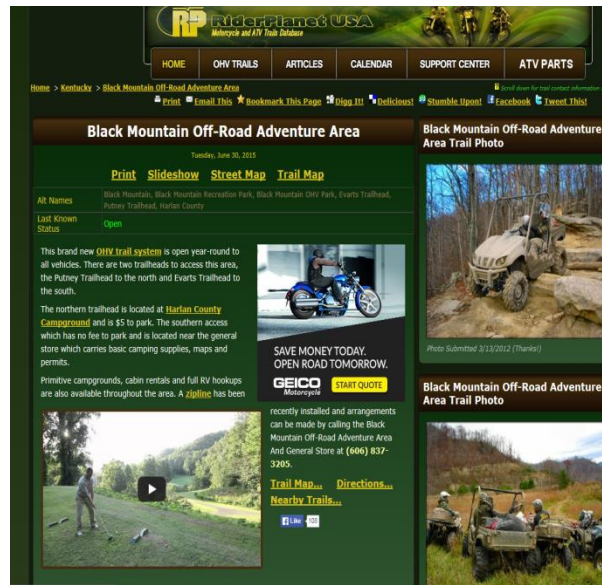
Establish Recycling Program

- Locating and opening the facility
- Identify markets for recycled materials
- Identify large contributors
- Establish goals for collection, compacting, and storage of recycled materials
- Conduct Waste Audits



RCDI

- Good START
- Leadership Development
- GIS
- Energy Audits
- CF



USDA Rural Development
 Summary of Major
 Programs found at
[https://www.rd.usda.gov/
 files/RD_ProgramMatrix.
 pdf](https://www.rd.usda.gov/files/RD_ProgramMatrix.pdf)

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 of up to 35,000.	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 assist low- to moderate-income applicants/household 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 of up to 35,000.	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 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 of up to 35,000.	Direct loan and grant.	Loans up to \$20,000 up to 20 years at 1%. Grants available to very-low-income applicants 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 help small groups of families build each other's homes.	Rural areas with populations of up to 35,000.	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, tribes, public bodies.	Rental housing new construction or substantial rehabilitation.	Rural areas with populations of up to 35,000.	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 of up to 35,000.	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 of up to 35,000.	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, 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 useful life of the facility or equipment, the State statute, or 40 years. Maximum grant 75% of project cost. Grant eligibility based on income, population, and need.

Rural Development Funding Opportunities

- Water & Waste Disposal Loan & Grant Program (WEP)
- Community Facilities Direct Loan & Grant (CF)
- Water & Waste Disposal Predevelopment Planning Grants (PPG)
- Emergency Community Water Assistance Grants
- Additional Supplemental Appropriations for Disaster Relief Act
- Section 504 Home Repair Program

Funding Available

- Long-term, low-interest loans
- If funds are available, a grant may be combined with a loan if necessary to keep user cost reasonable



Loan Term & Rate

- Loan term is up to 40-year payback period, based on the useful life of the facilities financed with a fixed interest rate
- Interest rate is based on the need for the project & the median household income of the area to be served.

In some cases, funding may also be available for related activities:

- Legal and engineering fees
- Land acquisition, water and land rights, permits & equipment
- Start-up operations & maintenance
- Purchase of facilities to improve service or prevent loss of service
- Other costs determined to be necessary for completion of the project

This program provides affordable funding to develop essential community facilities in rural areas.

What is an eligible area?

Rural areas including cities, villages, townships and towns including Federally Recognized Tribal Lands with no more than 20,000 residents according to the latest U.S. Census Data

What kinds of funds are available?

- Low interest direct loans
- Grants
- A combination of the two above, as well as a loan guarantee program.

What are the funding priorities?

Priority point system based on population & MHI

- Small communities with a population of 5,500 or less
- Low income communities having a MHI below 80% of the state nonmetropolitan MHI



How may funds be used?

- Health facilities such as hospitals, medical clinics, dental clinics, nursing homes or assisted living facilities
- Public facilities such as town halls, courthouses, airport hangars or street improvements
- Community support services such as child care centers, community centers, fairgrounds
- Public safety services such as fire departments, police stations, prisons, police vehicles, fire trucks, public works vehicles or equipment
- Educational services such as museums, libraries or private schools

This program assists low-income communities with initial planning and development of applications for USDA RD Water and Waste Disposal direct loan/grant and loan guarantee programs.

What is an eligible area?

- Rural areas and towns with populations of 10,000 or less
- Federally recognized tribal lands
- Colonias

NOTE: The area must have a MHI below the poverty line or less than 80% of the statewide non-metropolitan MHI.

How may the funds be used?

Grants may be used to pay part of the costs of developing a complete application for USDA-RD Water & Waste Disposal direct loan/grant & loan guarantee programs.

Is there a maximum grant amount?

Maximum of \$30,000 or 75% of the predevelopment planning costs.

Are matching funds required?

Yes, at least 25% of the project cost must come from the applicant or third-party sources. In-kind contributions do not count toward this minimum.

Emergency Community Water Assistance Grants



This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water.

Who may apply for this program?

- Most state and local governmental entities
- Nonprofit organizations
- Federally recognized Tribes

Emergency Community Water Assistance Grants



What is an eligible area?

- Rural areas and towns with a populations of 10,000 or less
- Tribal lands in rural areas
- Colonias



Note: The area to be served must also have a MHI less than the state’s MHI for non-metropolitan areas.

Are matching funds required?

Partnerships with other federal, state, local, private and nonprofit entities are encouraged.

Emergency Community Water Assistance Grants



The following events qualify as an emergency:

- Drought or Flood
- Earthquake
- Tornado or hurricane
- Disease outbreak
- Chemical spill, leak or seepage
- Other disasters



NOTE: A federal disaster declaration is **not** required.

Emergency Community Water Assistance Grants



How may funds be used?

- Water transmission line grants up to \$150,000 to construct waterline extensions, repair breaks or leaks in existing water distribution lines, and address related maintenance necessary to replenish the water supply
- Water source grants up to \$500,000 to construct a water source, intake or treatment facility

Additional Supplemental Appropriations for Disaster Relief Act

- Signed into law by President Trump on June 6, 2019
- \$150 million in grants available through the Community Facilities Program
- The grants may be used for relief in areas affected by Hurricanes Michael and Florence; wildfires in 2018; and other natural disasters where FEMA has provided a notice declaring a **Major Disaster Declaration and assigned a FEMA disaster recovery number.**

Additional Supplemental Appropriations for Disaster Relief Act

- 72 counties in the Commonwealth are eligible to apply
- Grant applications will be accepted at USDA state offices on a continual basis until all funds are exhausted
- Grant assistance will be provided on a graduated scale; smaller communities with the lowest MHI are eligible for a higher proportion of grant funds



Additional Supplemental Appropriations for Disaster Relief Act

- More than 100 types of projects are eligible for Community Facilities funding
- Eligible applicants include municipalities, public bodies, nonprofit organizations and federally recognized Native American tribes
- Projects must be in eligible rural areas with a population of 20,000 or less
- For application details and additional information, see page 47477 of the Sept. 10 Federal Register

Section 504 Home Repair Program

This program provides loans to very low income homeowners to repair, improve, or modernize their homes or provides grants to elderly very low income homeowners to remove health and safety hazards.



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Section 504 Home Repair Program

Who may apply for this program?

To qualify, you must:

- Be the homeowner and occupy the house
- Be unable to obtain affordable credit elsewhere
- Have a family income below 50% of the area median income
- For grants, be age 62 or older and not be able to repay a repair loan

Section 504 Home Repair Program

What is an eligible area?

Generally, rural areas with a population less than 35,000 are eligible.

How may funds be used?

- Loans may be used to repair, improve, or modernize homes or to remove health & safety hazards
- Grants **must** be used to remove health & safety hazards

Section 504 Home Repair Program

How much money can I get?

- Maximum loan is \$20,000
- Maximum grant is \$7,500
- Loans and grants can be combined for up to \$27,500 in assistance

Is there a deadline to apply?

Applications are available year round as long as funding is available, and are processed in the order they are received

Section 504 Home Repair Program

What are the terms of the loan or grant?

- Loans can be repaid over 20 years
- Loan interest rate is fixed at 1%
- Full title service is required for loans of \$7,500 or more
- Grants have a lifetime limit of \$7,500
- Grants must be repaid if the property is sold in less than 3 years
- If applicants can repay part, but not all of the costs, applicants may be offered a loan and grant combination



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