EXHIBIT 3
DATE 1/23/07
HB 68

FINANCIAL ASSISTANCE PROGRAMS AVAILABLE TO FUND WATER, WASTEWATER AND SOLID WASTE PROJECTS IN MONTANA

Program Name	Eligible Applicants	Eligible Projects	Local Match Required?	Planning Costs Covered?	Amount of Funds Available Per Project	Loan Repayment Period	Ranking Criteria	Funding Cycle (Deadline)	Special Requirements and Additional Information	Program Contact
USDA/Rural Development- **Water and Environmental Loan and Grant Program** **Grants & Loans** (Federal)	Counties & Municipalities, Water/Sewer Districts, Federally recognized Indian Tribes	Water, Wastewater, Stormwater, and Solid Waste Systems (Construction, Repair, Expansion)	No	Yes, reimbursement as part of total project costs.	Grant/loan ratio dependent upon user rates, no limit or maximum for loans, 75% maximum grant.	20, 30 or 40 years or life of facility.	Priority given to: Under 5,500 in population, Low income, Health risks, and Extended service to additional rural users.	Apply anytime.	Population <10,000. Applicants must be unable to finance the project by use of commercial credit at reasonable rates and terms.	Mitchel R. Copp USDA/Rural Development PO Box 850 Bozeman, MT 59771-0850 (406) 585-2520
EDA - **Public Works Grants** **Grants** (Federal)	Municipalities, Counties, Indian Tribes	Water and Wastewater Systems	Yes	No	Generally, not to exceed $1,000,000, but may be waived in special circumstances.	Not Applicable.	Eight ranking criteria with emphasis on economic distress and the job/cost ratio.	Applications accepted at any time.	Project must be tied to economic development – job creation or retention. Must comply with federal regulations.	John Rogers Economic Development Administration 301 S Park Avenue, PO Box 578 Helena, MT 59624 (406) 449-5380
DNRC - **Renewable Resource Grant & Loan Program (RRGL)** a. **Renewable Resource Grants and Loans** b. **Project Planning Grants** c. **Emergency Grant Program** **Grants & Loans** (State)	a., b. & c. Governmental Entities (Includes Indian Tribes)	a., b. & c. Public Facilities / Resource Development	a. No b. Yes, 50% c. No	a. & b. Yes c. No	a. Grants (Public) Up to $100,000. a. Loans (Public) No maximum. b. $10,000. c. $30,000.	a. (Loans) 20 Years.	a. Five ranking criteria: Financial feasibility, Adverse environmental impact, Project management and implementation, Technical merit, and Renewable resource benefits. b. & c. Not Applicable.	a. Applications due on May 15 of each even-numbered year. b. & c. Open	a. Projects must conserve, manage, develop, or preserve a targeted renewable resource. b. Scope shall consist of the preliminary engineering required for the Uniform Preliminary Engineering Report. c. Available only for emergency renewable resource projects that, if delayed until legislative approval can be obtained, will result in property damage or legal liability to the applicant.	DNRC - Resource Development Bureau 1625 11th Avenue PO Box 201601 Helena, MT 59620-1601 Bob Fischer, P.E. (406) 444-6688 Pam Smith (406) 444-6839
DEQ - a. **Water Pollution Control State Revolving Fund (WPCSRF) Loan Program** b. **Drinking Water State Revolving Fund (DWSRF) Loan Program** **Loans** (State)	a. Municipalities (any state agency, city town or other public body created pursuant to state law) for wastewater projects municipalities and private entities for nonpoint source projects. b. All community public water systems owned by private persons or municipalities and nonprofit noncommunity water systems (qualifying as a tax-exempt organization per IRS code (section 501(c)(3) and organized under Montana Law).	a. Wastewater projects including: system rehabilitation, interceptors, treatment facilities, outfall sewers, infiltration & inflow, lagoons, separation of storm sewers, storm sewers; nonpoint source projects including: certain solid waste projects as per 2000 amendments. Projects should solve water quality problems. b. Drinking water projects which achieve or maintain compliance with the Federal Safe Drinking Water Act.	a. No b. No	a. Yes b. Yes	a. & b. 100% of eligible project costs can be borrowed; ability to repay loan must be shown.	a. Payment schedules of 20 years or less; up to 3 years for interim financing. b. Payment schedules of 20 years or less, qualifying disadvantaged communities are eligible for loan terms of up to 30 years and term cannot exceed the design life of the project or up to 3 years for interim financing.	a. Impairment of water uses, extent project will restore water quality, public health improvement and readiness to proceed. b. Protect public health, comply with the Federal Safe Drinking Water Act, affordability of the system.	a. & b. Applications accepted throughout the year but, preliminary engineering analysis must be reviewed prior to or at the time of submittal; final approval of engineering review must occur prior to review and approval of application, a binding commitment being made with the borrower.	a. & b. All projects anticipating the use of SRF funding must be included on the Project Priority List and Intended Use Plan for the fiscal year in which funding is anticipated, ability to repay loan must be demonstrated. b. Adequate technical financial and managerial resources to maintain compliance with the Federal Safe Drinking Water Act.	DEQ – State Revolving Fund 1520 E 6th Avenue PO Box 20901 Helena, MT 59620-0901 Section Managers: Mark Smith (Water) (406) 444-5325 Paul Lavigne (Wastewater) (406) 444-5321
DOC - **Montana Coal Board Grant Program** **Grant** (State)	Counties & Municipalities, Local Governmental Units, State Agencies, Special Districts, Water/Sewer Districts, Federally recognized Indian Tribes	Water, Wastewater, and Solid Waste Systems	Yes	Yes	No limitations, but typically no more than $200,000. Project cost estimates will be reviewed by Board.	Not Applicable.	Five ranking criteria: Planning, Need, Severity of impact, Availability of funds, and Degree of local effort.	Continuous cycle, applications due prior to quarterly meetings.	Must represent areas experiencing impacts from coal development or decline. Planning grants are also provided.	Joe LaForest Montana Coal Board / MDOC 301 S Park Avenue PO Box 200523 Helena, MT 59620-0523 (406) 841-2789
DOC - **Community Development Block Grant (CDBG) Program** **Public Facility Grants and Planning Grants** **Grants** (State/Federal)	Incorporated Cities and Towns, and Counties Note: Counties may apply on behalf of Water/Sewer Districts and Indian Tribes	Public Facilities (Water, Wastewater, Solid Waste Systems)	Yes, at least 25% local match unless financial hardship.	No, for costs incurred prior to grant award. Yes, for costs associated with engineer and grant administration.	Maximum $500,000 for public facility grants.	Not Applicable.	Seven ranking criteria: Community planning and needs assessment, Need for project, Project concept and technical design, Community efforts, Need for financial assistance, Benefit to low and moderate income, and Implementation and management.	Annual grant competition. Contact the Program Manager for application due date.	At least 51% of the beneficiaries of a project must be low or moderate income.	Gus Byrom, CDBG Manager Department of Commerce 301 S Park Avenue PO Box 200523 Helena, MT 59620-0523 (406) 841-2777
DOC - **INTERCAP Loan Program** **Loans** (State)	Local government units, Special Purpose Districts, Water/Sewer Districts	Water & Wastewater Systems, Solid Waste (Construction, repair, expansion, equipment, vehicles, interim financing)	No	Yes	No limitations.	Up to 10 years.	No ranking criteria. Board examines applicant's financial profile and repayment ability.	Continuous cycle.	None	Louise Welsh MT Board of Investments PO Box 200126 Helena, MT 59620-0126 (406) 444-0891
DOC - **Treasure State Endowment Program (TSEP)** a. **Construction Grants** b. **Preliminary Engineering Grants** c. **Emergency Grants** **Grants** (State)	Incorporated Cities & Towns, Counties, Consolidated Governments, County Water, Sewer and Solid Waste Districts, and Federally recognized Tribal Governments	Drinking Water Systems, Wastewater Treatment, Sanitary or Storm Sewers, Solid Waste Systems, and Bridges	a. Yes, typically 50%, which can include other grants. b. Yes, 50% c. No, but maximum local participation required.	a. No reimbursement for any costs incurred prior to grant award. Preliminary engineering and grant writing expenses incurred up to two years prior to application submittal counts towards match requirement.	a. Maximum $750,000 grant per project. b. Maximum $15,000. c. Typically, no more than $30,000.	Not Applicable.	a. Seven ranking criteria: Health and safety problems, Financial need, Technical design, Planning and management, Other funding for the project, Economic development, and Community support. b. & c. Not Applicable – Grants are not competitive.	a. Applications are due first week in May in even numbered years. b. Applications accepted after January 1st in odd numbered years and awarded in May or until appropriation is gone. c. Apply anytime.	a. Applicants must have user rates, upon completion of the project, at or above their target rate to be recommended for a grant. Funding approved by the Legislature. b. For preliminary engineering studies only; not for final design. c. Available only for emergency projects that cannot be delayed until legislative approval can be obtained.	Jim Edgcomb, TSEP Manager Department of Commerce 301 S Park Avenue PO Box 200523 Helena, MT 59620-0523 (406) 841-2785

DEQ - Department of Environmental Quality	*DNRC - Department of Natural Resources & Conservation*	*DOC - Department of Commerce*	*EDA - Economic Development Administration*	*HUD - Housing and Urban Development*	*USDA - U.S. Department of Agriculture*	*(Revised 1/06)*
Web sites: **www.deq.mt.gov**	**www.dnrc.mt.gov**	**www.commerce.mt.gov**	**www.doc.gov/eda**	**www.hud.gov**	**www.usda.gov**	
Email Addresses: marks@mt.gov, plavigne@mt.gov	rfischer@mt.gov pamsmith@mt.gov	jedgcomb@mt.gov; gbyrom@mt.gov; Lwelsh@mt.gov; jlaforest@mt.gov	jrogers@eda.doc.gov	lawrencegallagher@hud.gov	mitchel.copp@mt.usda.gov	

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Additional Programs

Program Name	Eligible Applicants	Eligible Projects	Local Match Required?	Planning Costs Covered?	Amount of Funds Available Per Project	Loan Repayment Period	Ranking Criteria	Funding Cycle (Deadline)	Special Requirements and Additional Information	Program Contact
EPA - **State and Tribal Assistance Grants (STAG)** **Grants** (Federal)	Public entities (Includes Indian Tribes)	Public water and wastewater projects.	55% federal / 45% local cost share.	Yes	No specific amount per project.	Not Applicable.	None	No specific deadline, but grant awards are tied to the federal appropriation process.	The total amount for all projects varies, but Montana averages $4.5 million annually for projects. Grants are administered by the EPA through the DEQ/SRF programs. Apply through Congressional delegation.	David Rise EPA Montana Office 10 W. 15th Street, Suite 3200 Helena, MT 59601 (406) 457-5012
U.S. Army Corps of Engineers – **Section 595 of the Water Resources Development Act (WRDA) of 1999** **Grants** (Federal)	Public entities (Includes Indian Tribes)	Wastewater treatment and related facilities, water supply and related facilities, environmental restoration and surface water resource protection and development.	75% federal / 25% local cost share.	Planning costs can count towards local share when incurred prior to project.	No specific amount per project, but typically no more than $1,500,000 unless approved by Congressional delegates.	Not Applicable.	None	No specific deadline, but grant awards are tied to the federal appropriation process.	Funds typically must be spent in the same fiscal year that the money is received, but with approval can be carried over into the next year. Apply through Congressional delegation.	Ed Haffke US Army Corps of Engineers Omaha District 215 N 17th St Omaha, NE 98102 (402) 221-3666
U.S. Department of the Interior-Bureau of Reclamation - **Reclamations States Emergency Drought Act of 1991** **Grants** (Federal)	Public and private entities that fulfill a public need (Includes Indian Tribes)	Any water resource project affected by the drought will be considered. Water resource development and conservation projects, including: municipal water wells, irrigation system efficiency projects (canal lining), purchase of storage or river water.	No	No. All engineering costs must be paid for by the grant recipient. The Bureau only pays for construction costs.	No specific amount per project, but typically no more than $150,000.	Not Applicable.	None	No specific deadline.	The Governor, or tribal council if the project is on a reservation, must declare a State of Emergency (Drought) before entity can request funding. The Bureau will administer the construction contract. Projects are typically completed within one year. Apply to the Bureau.	Rick DeVore Bureau of Reclamation Great Plains Regional Office in Billings PO Box 30137 Billings, MT 59107-0137 (406) 247-7757

Programs Specifically For Funding Tribal Projects

Program Name	Eligible Applicants	Eligible Projects	Local Match Required?	Planning Costs Covered?	Amount of Funds Available Per Project	Loan Repayment Period	Ranking Criteria	Funding Cycle (Deadline)	Special Requirements and Additional Information	Program Contact
HUD - **Indian Community Development Block Grants** **Grants** (Federal)	Federally-recognized Indian Tribes	Community Facilities, Economic Development, Housing Rehab, Water & Sewer Systems.	No, but up to 10 points are awarded for leveraged resources.	Yes, if not incurred before the grant.	$900,000 limit.	Not Applicable.	Five ranking criteria: Capacity of the applicant, Need/extent of the problem, Soundness of approach, Leveraged resources, and Comprehensiveness and coordination.	Annual competition, but deadline varies each year.	At least 51% of the beneficiaries of a project must be low or moderate income. Applications are normally due 90 days after publication of HUD's SuperNOFA, which is generally published in February or March.	Michael E. Boyd HUD/ Northern Plains Office of Native American Programs 1670 Broadway Denver, CO 80202 (303) 672-5170
IHS – **Sanitation Facilities Construction Program** **Grants** (Federal)	Federally-recognized Indian Tribes	Water and sewer facilities for new non-HUD funded housing. Funding to correct sanitation deficiencies	No, but points are added for contributions to project.	Planning is provided by IHS engineers.	No limit per project. $15,000 to $40,000 limit per home, depending on situation.	Not Applicable.	Deficiency level, O&M capability, Tribal Priority, Capital Cost, Health Impact, Previous Service from Federal Agencies, and other considerations.	May 1 of each year.		Carol L. Boerner, Commander US Public Health Service Director Sanitation Facilities Construction Billings Area Indian Health Service PO Box 36600 Billings, MT 59107 (406) 247-7096
EPA – **Clean Water Act (CWA) and Safe Drinking Water Act (SDWA) Indian Set Aside** **Grants** (Federal)	Federally-recognized Indian Tribes	Water and sewer facilities for all Indian homes served by community facilities or that could be consolidated into community facilities.	No	Yes	No limit, but typically less than $750,000	Not Applicable.	CWA - IHS Sanitation Deficiency System (SDS) is used (see above). SDWA - Improvements in: public health, public safety, ability to comply, environment, adequacy and efficiency, and utility capacity	Usually around end of March each year	Tribes may choose a direct grant from EPA or enter into an agreement with EPA and IHS to transfer funds to IHS, who then administers the project.	Terry Griffith US EPA 8P2-2W-MS 999 18th Street, Suite 500 Denver, CO 80202 (303) 312-6153
Interagency Tribal Solid Waste Management Assistance Project **Grants and Loans** (Federal)	Federally-recognized Indian Tribes and Intertribal Consortia	Characterizing/assessing open dumps, developing integrated solid waste management plans, developing alternative solid waste management activities/facilities, and clean-up, closure and post-closure of open dumps.	No	Yes	Not specified. In 2005, about $2.5 million was awarded for 24 projects.	Not applicable unless awarding agency requires a loan as a component of the project.	Varies with project type; emphasis on sites posing threat to human health and the environment, evidence of solid waste management plans in place and implemented, tribal in-kind commitment to project.	Annually on January 31. (extended by 45 days for 2006 only)	A tribe may submit more than one proposal, final approval for assistance subject to awarding agency requirements. Technical assistance provided. Funded by EPA, BIA, IHS, BLM, USDA, DoD, HUD.	Stephanie Wallace EPA Montana Office 10 W. 15th Street, Suite 3200 Helena, MT 59626 (406) 457-5018
EPA – **General Assistance Program (GAP) Grants** **Grants** (Federal)	Federally-recognized Indian Tribes	Program development and solid waste management	No	Yes	$175,000 max.	Not applicable.	Grants are non-competitive.	Annually in January.	Grants are to be used for capacity development, not program implementation. However, solid waste implementation is allowable.	EPA Montana Office 10 W. 15th St., Suite 3200 Helena, MT 59626 Barbara Burkland (406) 457-5009 Jennifer Wintersteen (406) 457-5018

	EPA - Environmental Protection Agency	*U.S. Army Corps of Engineers*	*U.S. Department of the Interior-Bureau of Reclamation*	*HUD - Housing and Urban Development*	*IHS – Indian Health Service*
Web sites:	**www.epa.gov**	**www.usace.army.mil**	**www.usbr.gov**	**www.hud.gov**	**www.ihs.gov**
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