

INFRASTRUCTURE FUNDING WORKSHOP

BILLINGS CONVENTION CENTER | 1223 MULLOWNEY LN | BILLINGS, MT | MARCH 23, 2026

DRAFT AGENDA

8:15 WELCOME

8:30 TECHNICAL ASSISTANCE

Montana Rural Water (10 min)

Midwest Assistance Program (10 min)

DEQ Capacity Development (10 min)

9:00 PLANNING

Department of Commerce Planning Grants and Support (15 min)

DNRC Planning Grants (10 min)

USDA RD – Planning (5 min)

9:30 PROJECT FUNDING - GRANTS

Department of Commerce Community MT – Infrastructure Grants (15 min)

DNRC Renewable Resource Grants & Loans (15 min)

DEQ Lead in Schools & Emerging Contaminants Grants (15 min)

10:15 BREAK

10:25 PROJECT FUNDING - LOANS

USDA Rural Development Loans & Grants (15 min)

DEQ Drinking Water & Wastewater State Revolving Fund (SRF) Loans (20 min)

Montana Board of Investments Montana INTERCAP Loans (15 min)

11:15 LESSONS LEARNED

ARPA Water & Sewer Grants (10 min)

Western Montana Conservation Commission Grants (10 min)

Case Study – Resident Owned Community Systems (25 min)

12:00 Questions

12:15 Adjourn

3 – 5 PM Infrastructure Clinic - Parlor Rooms. NEW!

- 3 different communities present on infrastructure issues.
- Each room will feature an “Agency Panel” including technical assistance and funding agencies brainstorm opportunities for the community to address technical issues and funding hurdles.
- Discussion is open to all, but the communities will be selected ahead of the event.
- If you are interested in participating in the Infrastructure Clinic, please contact Autumn Coleman AColeman@mt.gov.

VISIT AGENCY BOOTHS MORE INFORMATION

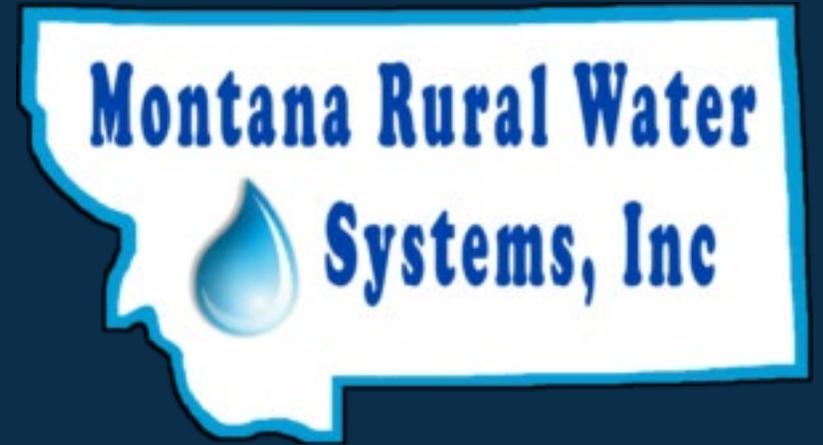
REGISTER TO ATTEND THE WORKSHOP VIA ZOOM

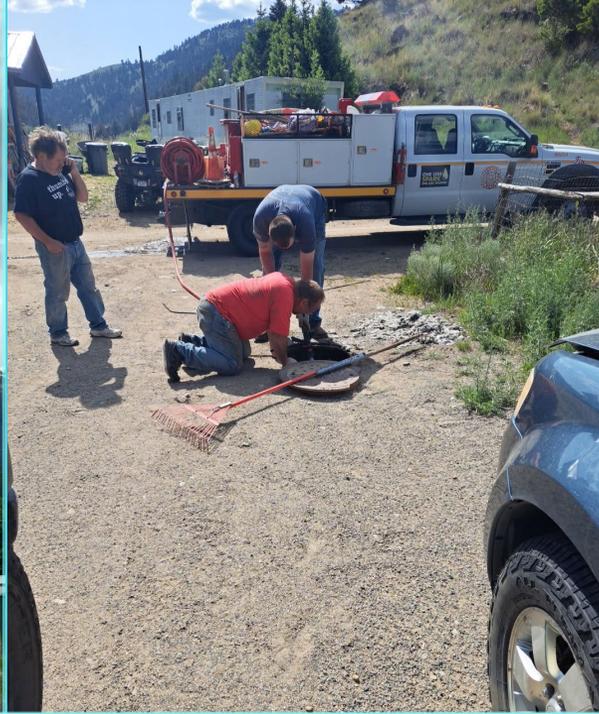
https://mt-gov.zoom.us/webinar/register/WN_bRuhw1poQMCS3ff5KS6p2g

MISSED THE WORKSHOP? WATCH THE RECORDING!

Montana Rural Water Systems

Supporting Montana's Drinking Water and Wastewater Utilities





MISSION

- MRWS provides hands-on technical assistance and practical training. Helping Montana's water, wastewater and Tribal systems can operate safely, stay compliant and plan for the future.

- Serving 415+ System Members and 170+ Associate Members

Who We Serve Across Montana

Who We Serve

- **Cities and Towns**
- **Water and Sewer Districts**
- **Tribal Nations**
- **Small systems - Schools, HOAs, Mobile Home Parks, and Hutterite Colonies**

Who We Work With

- **Operators**
- **Clerks**
- **Boards**
- **Elected Officials**

How We Help Systems Succeed

Technical Assistance

On-site troubleshooting, O&M support, compliance help, and planning.

Training

Workshops, webinars, certification prep, and hands-on troubleshooting topics.

Compliance and Readiness

Vulnerability Assessments (VA), Emergency Response Plans (ERP), Risk and Resilience Assessments (RRA)

Management & Finance

Rates, budgets, governance support, and project readiness.

Management and Finance

Rate Studies

Rate analyses to support sustainable rates and reserves

Assess

Vulnerability assessments, emergency response plans, risks and resiliency.

Environmental Finance Center

Support for Clerks, Boards, and Elected Officials

Plan

Emergency response plan updates, contacts, and tabletop exercises.



MRWS helps with VA/ERP/RRA updates to support utility operations and upgrades when applying for financial aid.

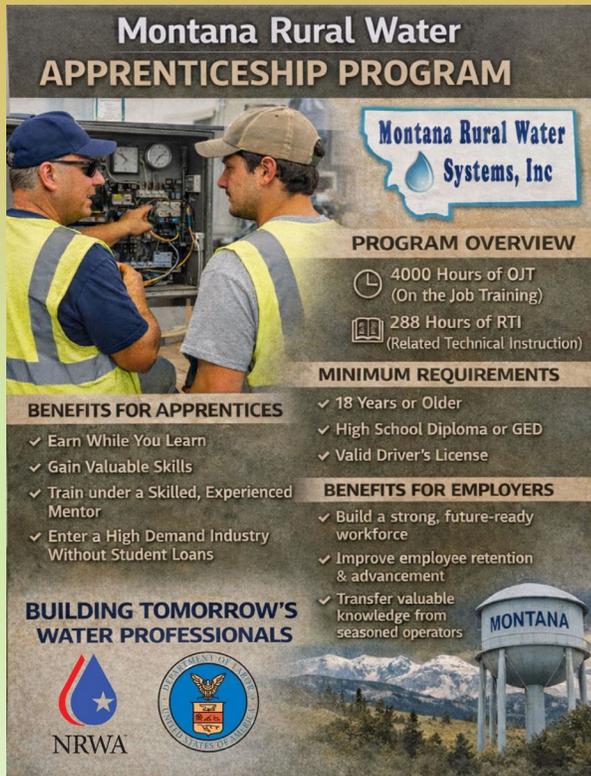
How We Help You Succeed

Professional Development

Apprenticeship Program - helps utilities recruit, train, and retain the next generation of Montana water and wastewater operators

Legislative and Advocacy Support

Bring Rural and Tribal utility needs to policymakers and help communities navigate funding and policy changes that affect their systems and communities



Montana Rural Water APPRENTICESHIP PROGRAM

Montana Rural Water Systems, Inc

PROGRAM OVERVIEW

- 4000 Hours of OJT (On the Job Training)
- 288 Hours of RTI (Related Technical Instruction)

MINIMUM REQUIREMENTS

- ✓ 18 Years or Older
- ✓ High School Diploma or GED
- ✓ Valid Driver's License

BENEFITS FOR APPRENTICES

- ✓ Earn While You Learn
- ✓ Gain Valuable Skills
- ✓ Train under a Skilled, Experienced Mentor
- ✓ Enter a High Demand Industry Without Student Loans

BENEFITS FOR EMPLOYERS

- ✓ Build a strong, future-ready workforce
- ✓ Improve employee retention & advancement
- ✓ Transfer valuable knowledge from seasoned operators

BUILDING TOMORROW'S WATER PROFESSIONALS

NRWA

MONTANA



2025–2026 Highlights

Wilsall



Treatment Upgrade
for Compliance and
Reliability

Havre



Wastewater Collection
System Assessment and
Risk Identification

Opheim



Leveraging ARPA Funds to
Support Engineering and
Meter Modernization

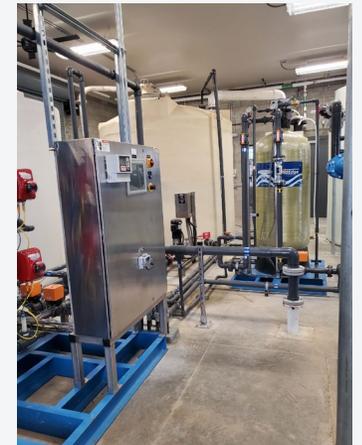
Wilsall

Treatment Upgrade

Objective: Address surface water influence and Nitrate contamination

Support: Operations and maintenance of a new Plant. Assist in financial sustainability

Result: \$5.7M treatment plant improving public Health compliance and reliability





Havre



Smoke Testing

Objective: Identify inflow, infiltration, and structural issues in the collection system

Support: Conducted full-system smoke testing and system evaluation

Result: 35+ cross-connections identified and PER funding accelerate



Opheim

Meter Modernization

Objective: Use remaining ARPA fund to improve system infrastructure

Support: EFC Technical Assistance coordinated Engineering and meter replacement planning

Result: Townwide meter replacement project - \$42,000





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Phone: (406) 454-1151

Office: 9 3rd St N, Suite 304 • Great Falls,
MT 59401

Web: mrws.org

Email: MTRuralWater@mrws.org



Scan me!



Rural
Community
Assistance
Partnership



Midwest Assistance Program (MAP)

“Improving Rural Quality of Life”



Rural Community Assistance Partnership



RCAP National Office



COMMUNITIES
Unlimited



Who We Are



Steve Shope
(406) 570-5293
TA Provider



Lance Goodman
(307) 247-0760
TA Provider



Will Meyer
(406) 830-6105
TA Provider



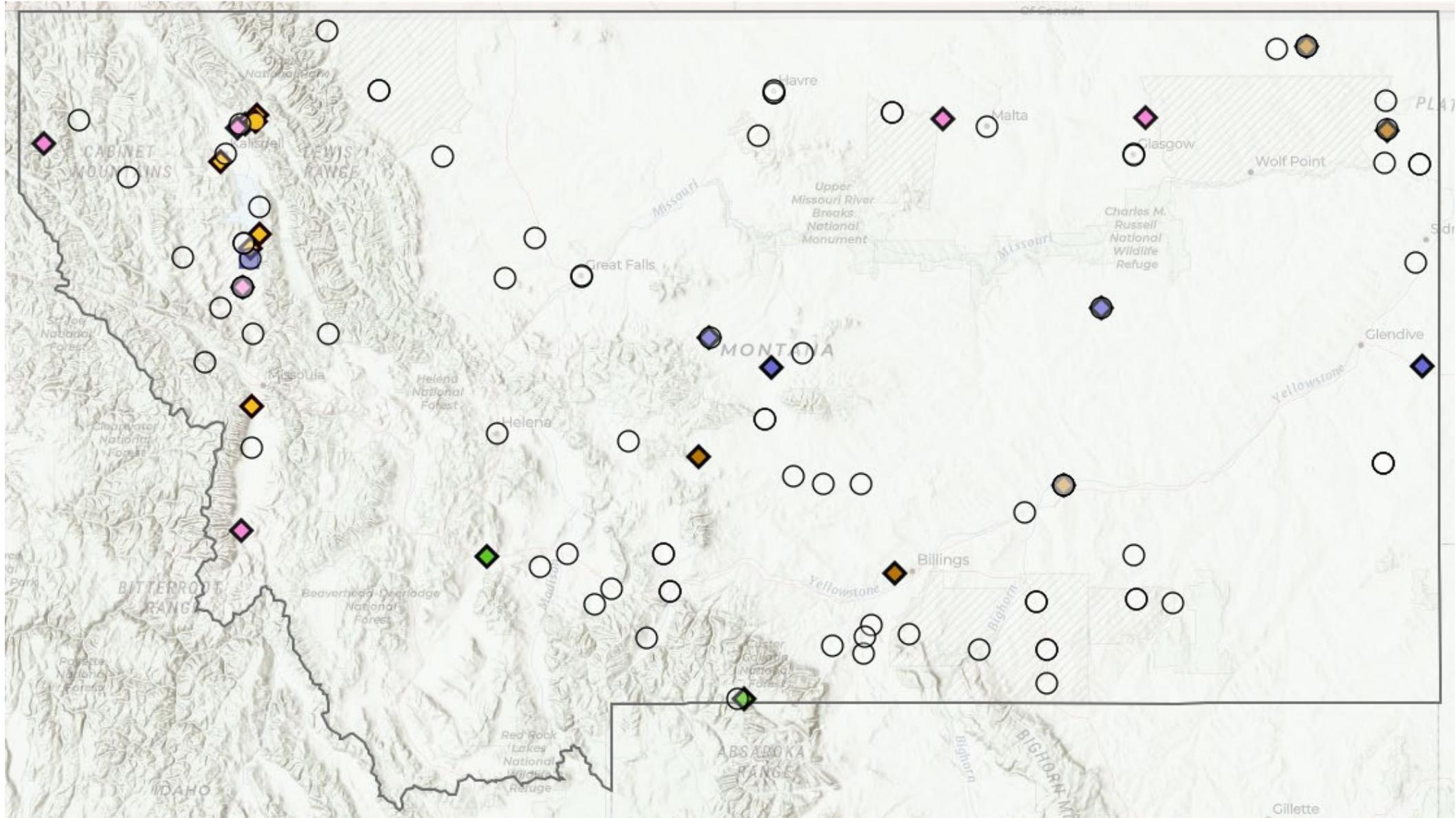
Sasha Marlatt
(406) 955 9112
TA Provider



Devin Beal
(406) 290-3325
Field Manager



Where We Work



What We Do

- Technical assistance
 - Drinking Water
 - Wastewater
 - Solid Waste
 - Utilities serving less than 10,000 people
- No-cost Training for operators, clerks and board members
- Operator & Clerk Training
- Asset Management
- Rate Studies
- GIS Mapping
- Water Audits
- Emergency Response Plans
- Income Surveys
- Project Funding
- Regulatory Compliance
- Smoke Testing

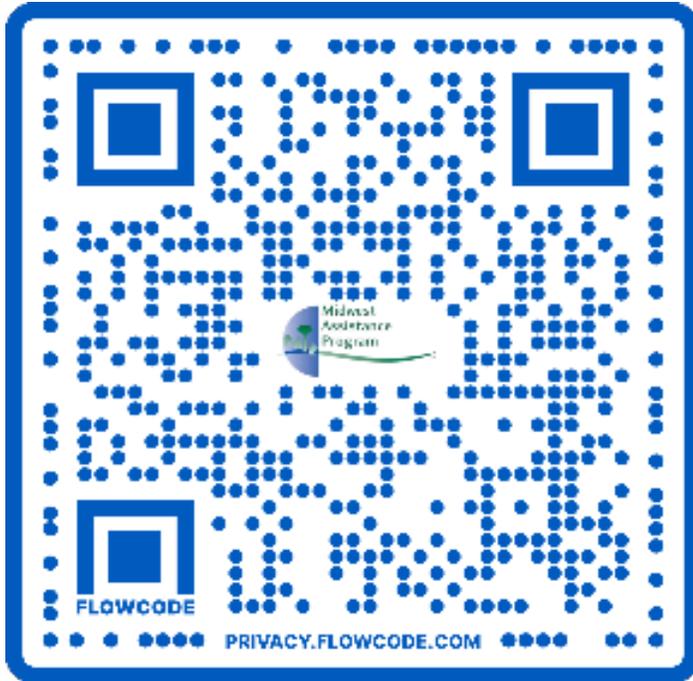


What We Do

- Private Well and Decentralized Wastewater
 - Well and Septic Assessments
 - Public Education
 - Regionalization



Contact Us



Map-inc.org

Devin Beal

dbeal@map-inc.org

(406) 290-3325

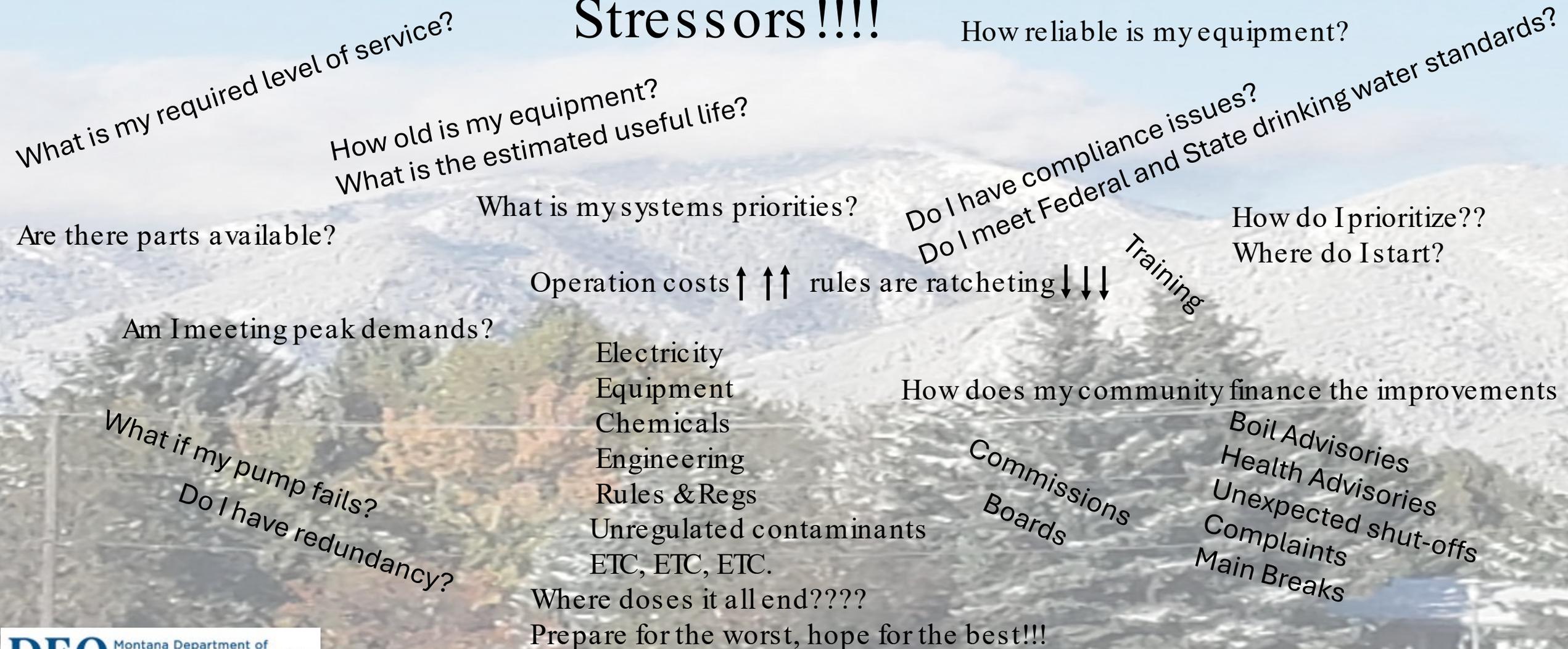


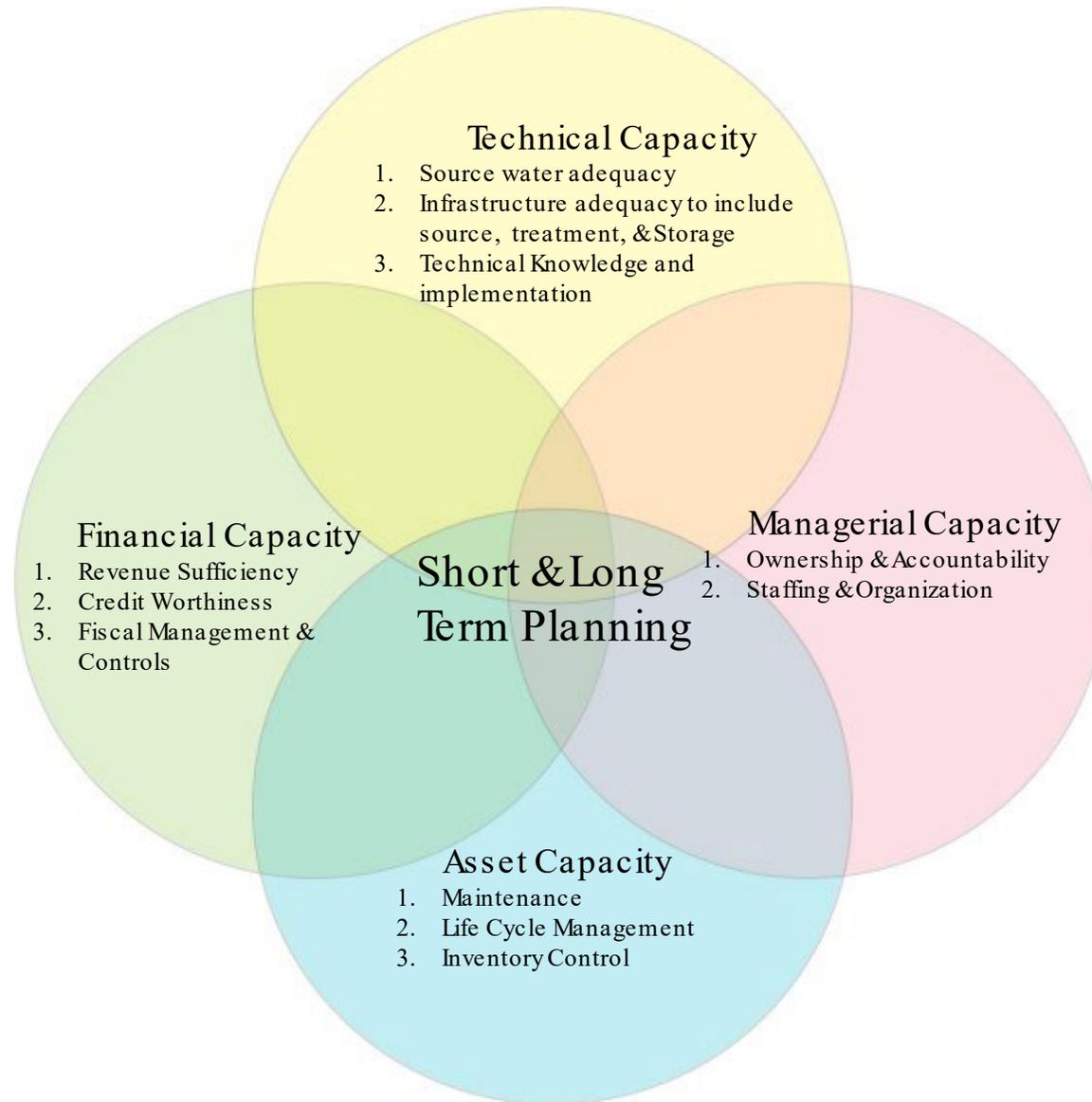
What is Capacity Development and what do we do?

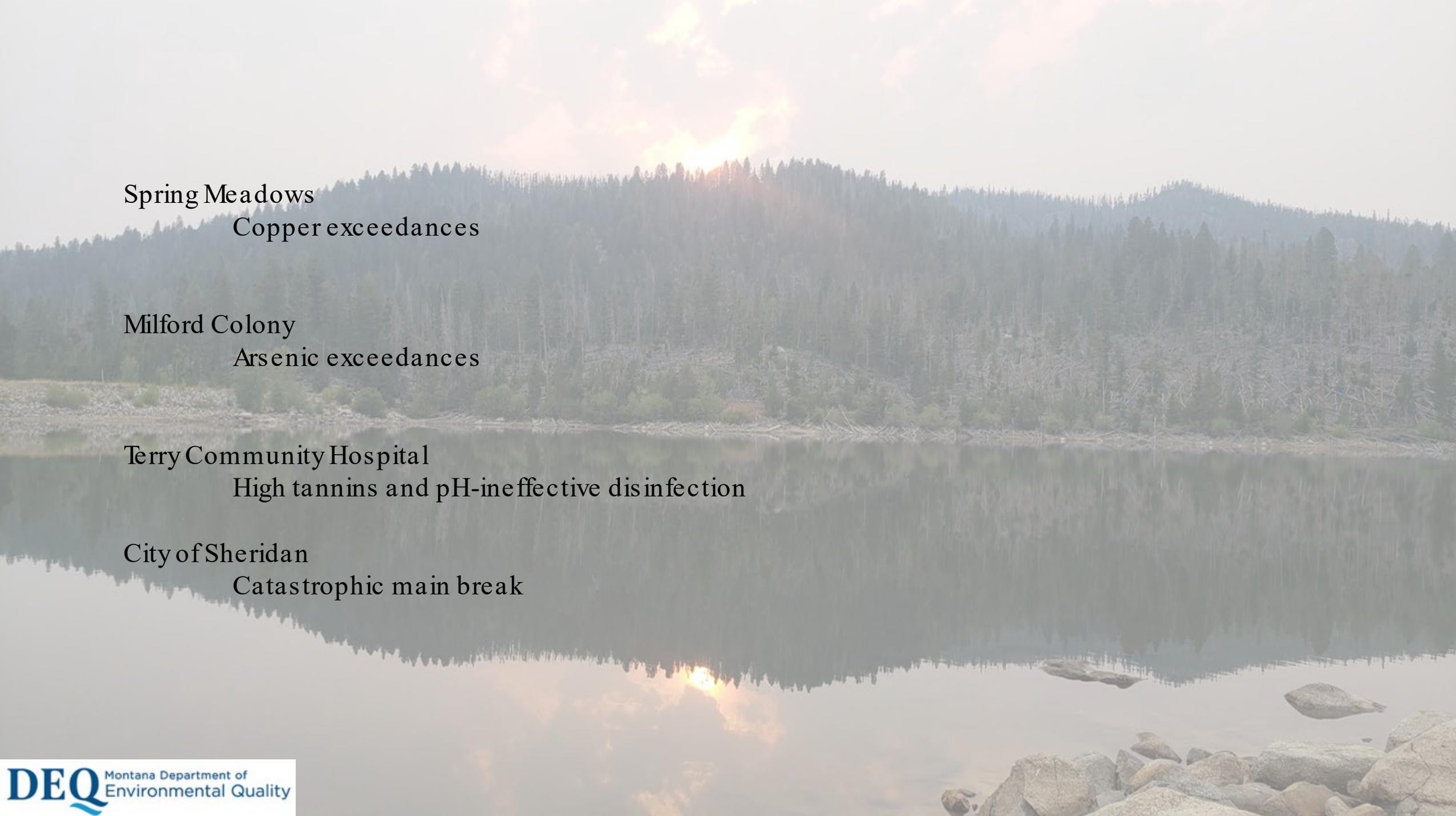
Michael Kropp
Capacity Development Coordinator
(406) 755-8971
mkropp@mt.gov

Jason Fladland
Capacity Development Specialist
(406) 444-6861
jason.fladland@mt.gov

Stressors !!!!







Spring Meadows

Copper exceedances

Milford Colony

Arsenic exceedances

Terry Community Hospital

High tannins and pH-ineffective disinfection

City of Sheridan

Catastrophic main break

Montana Department of Commerce Infrastructure Planning Grant Funding Opportunities

Tara Green, Community Resource Development Manager

March 23, 2026



COMMERCE

Community MT Division Planning Grant Programs

- Community Technical Assistance Program
- Community Development Block Grant Planning Grants
- Montana Coal Endowment Program Planning Grants



Community Technical Assistance Program

Direct Community Assistance:

- Comprehensive Community Planning
- Land Use Planning Act
- Subdivision regulations and review
- Zoning regulations
- Downtown masterplans
- Housing and building assessments
- Capitol improvement planning



CTAP staff and consultant conducting a public outreach meeting to gather community input for Lewistown's Land Use Plan. Photo credit: Montana Department of Commerce, 2024.

CTAP

Statewide Assistance and Resources:

- Model documents and planning resources
- Community Planning Platform and data resources
- On-site and virtual trainings and workshops
- Review and guidance on draft plans and policies



Community Development Block Grant Planning Grants

Eligible Activities:

- Growth policies
- Capital improvements plans
- Housing plans and market studies
- Historic and architectural preservation plans and studies*
- Downtown revitalization plans and studies
- Preliminary engineering and architectural reports*
- Site-specific plans and studies for economic development*

*>51% Low- and moderate-income requirement

CDBG Low- and Moderate-Income Requirement

- 2016-2020 American Community Survey Low- and Moderate-Income Summary Data Map effective Aug. 1, 2024
- Available on HUD's website:
 - <https://hud.maps.arcgis.com/home/item.html?id=279eca0222754f8a954bbf8cf995a1a3#overview>



CDBG Planning Grants

Application cycle: Annual, Fall

Match: 25% of total planning project cost (1:1 for private economic development projects)

Max Grant: \$50,000



Montana Coal Endowment Program Planning Grants

Eligible Activities:

- Preliminary engineering reports for:
 - Drinking water systems
 - Wastewater treatment facilities
 - Sanitary or storm sewer systems
 - Solid waste disposal and separation systems
 - Bridges
- Comprehensive capital improvements plan

MCEP Planning Grants

Application cycle: Biennial, odd years

Eligible applicants may apply for one of the following:

- Preliminary engineering report for a water, wastewater, stormwater or solid waste project;
- Comprehensive capital improvement plan; or
- Bridge CIP or bridge PER

Match: 20% of total planning project cost

Max Grant: \$30,000

Keeping up with Commerce

**Scan to sign up for Montana
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Newsletter**



Questions about how to fund your project? Visit the Commerce table.

doccdd@mt.gov

406-841-2770



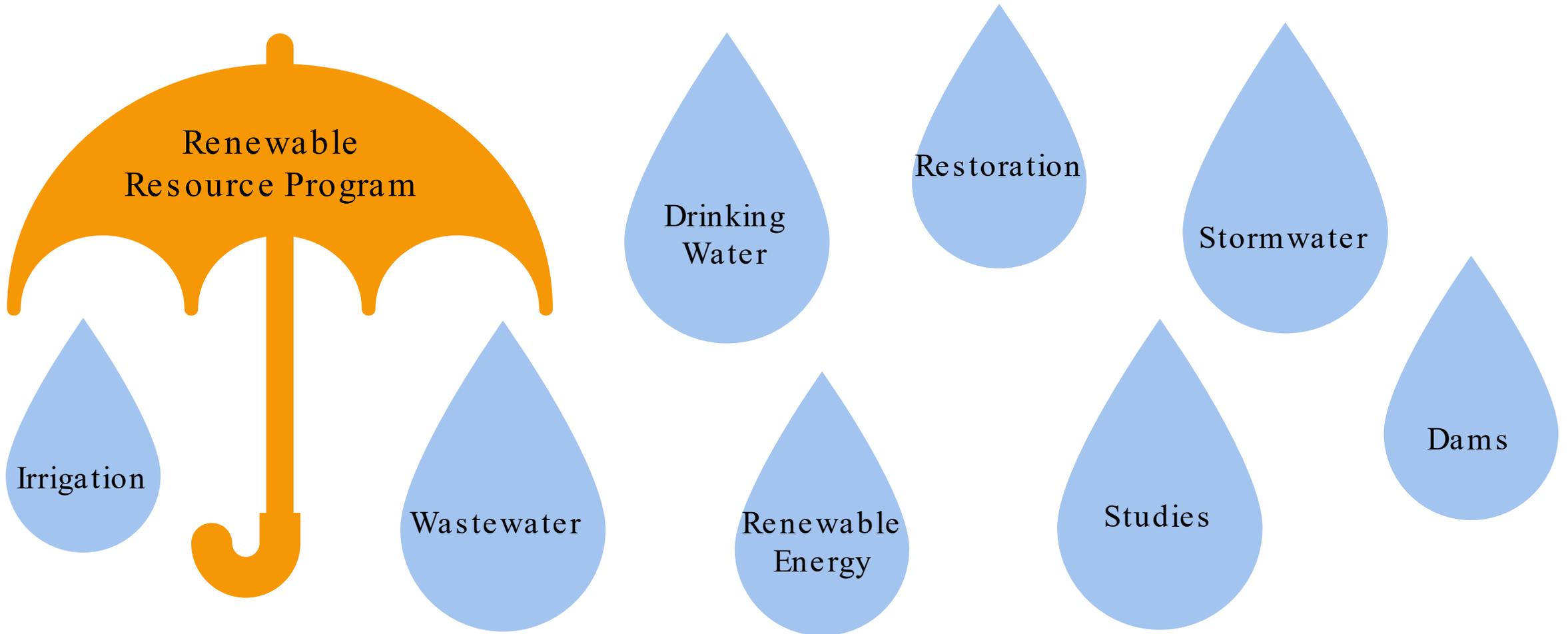


February 2026

RRG Planning Grant Program (RPG)

W²ASACT Funding Workshop

Types of Projects



What does technical assistance do for me?



There is a problem
with your
system/infrastructure
but do not know where
to start



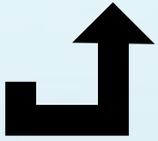
Apply to this program for a
chance to get 20 hours of paid
engineering services to assist
you in applying for an RRG
Planning Grant



Technical Assistance
Opportunities are NOT
grants.



Planning Grant Program Main Ideas



Planning grants typically come before project grants.



Governmental entities are eligible to apply.



Funds for a planning document that helps your community and can be used in a project grant application.



Eligible Project Types & Grant Limits

Planning Effort	Grant Limit	Requirements
Preliminary Engineering Report (PER)	\$40,000	PERs must meet the standard as described in the most current Uniform Application for Montana Public Facility Projects. https://dnrc.mt.gov/docs/conservation/WASACT/Uniform-Application-Public-Facility-Projects.pdf
Technical Narrative	\$30,000	Technical Narratives must meet the requirements of the RRG Project Grant Application “Technical Presentation”. See Appendix A .
Update to Existing PER or Technical Narrative	\$15,000	Updated PERs and Technical Narratives must meet the document standards described above.
Capital Improvement Plan or Growth Plan	\$15,000	Capital Improvement Plans and Growth Plans must follow the manuals provided by the Department of Commerce. https://commerce.mt.gov/Infrastructure-Planning/Programs-and-Services/Community-Technical-Assistance/Presentations-Publications-and-Model-Documents Grant funds can only reimburse CIP or Growth Plan costs associated with topics that have both a renewable resource and public benefit (e.g., drinking water systems, wastewater systems, etc.).
Study, Assessment, etc. •Sample Collection •Survey •Technical Assessment	\$15,000	Studies, assessments, etc. must meet the local government’s planning needs and RRG program eligibility criteria. The applicant must identify a specific project deliverable (report, survey, study, etc.) in the grant application.
Watershed Restoration Plan	\$40,000	Watershed Restoration Plans and Project Plans must meet the standard as described by DEQ’s Nonpoint Source Management Program. https://deq.mt.gov/water/Programs/nonpoint
Watershed Restoration Project Plan	\$30,000	Watershed Restoration Plans and Project Plans must meet the standard as described by DEQ’s Nonpoint Source Management Program. https://deq.mt.gov/water/Programs/nonpoint



Important Details...

One
application
per planning
effort

One entity can
submit more
than one
application –
for distinct
planning
efforts

Adequate
Alternatives
Analysis

Match not
required, but
considered



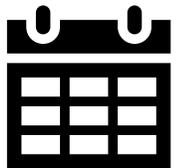
Grant Cycles



Applications accepted via Submittable in the grant cycle window (usually 6 weeks).



Rank and review applications, aim to award successful applicants within 2-3 months after the cycle closes.



Next Planning Grant Cycle is expected to open Summer 2026.



A Word to the Wise

Legal
Agreements

Scope of Work

Grant Term
Date

Planning grants are the next step
in the funding world.

Budget

STAY INVOLVED



Questions?

Visit the RRG Planning Grant Program Website:

- <https://tinyurl.com/RRG-Planning>
- OR Google: RRG Planning Grants



Katherine Certalic

kcertalic@mt.gov

Desk: (406) 444-3146

Mobile: (406) 594-9306



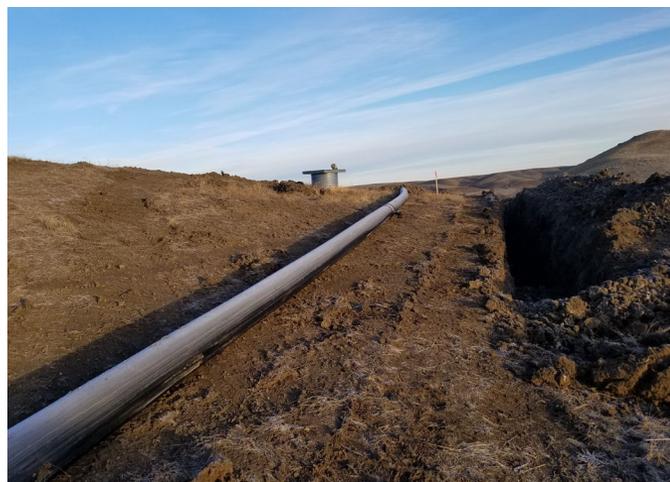


MARCH 2026



RDG GRANT OPPORTUNITIES for RURAL WATER PROJECTS

Reclamation and Development Grants



RDG Program and Purpose

REPAIR
RECLAIM
MITIGATE



NATURAL RESOURCES

Air, Surface Water, Groundwater,
Soils, Vegetation and Ecosystems,
Fish and Wildlife, Minerals



RDG Grant Opportunities

PLANNING GRANTS



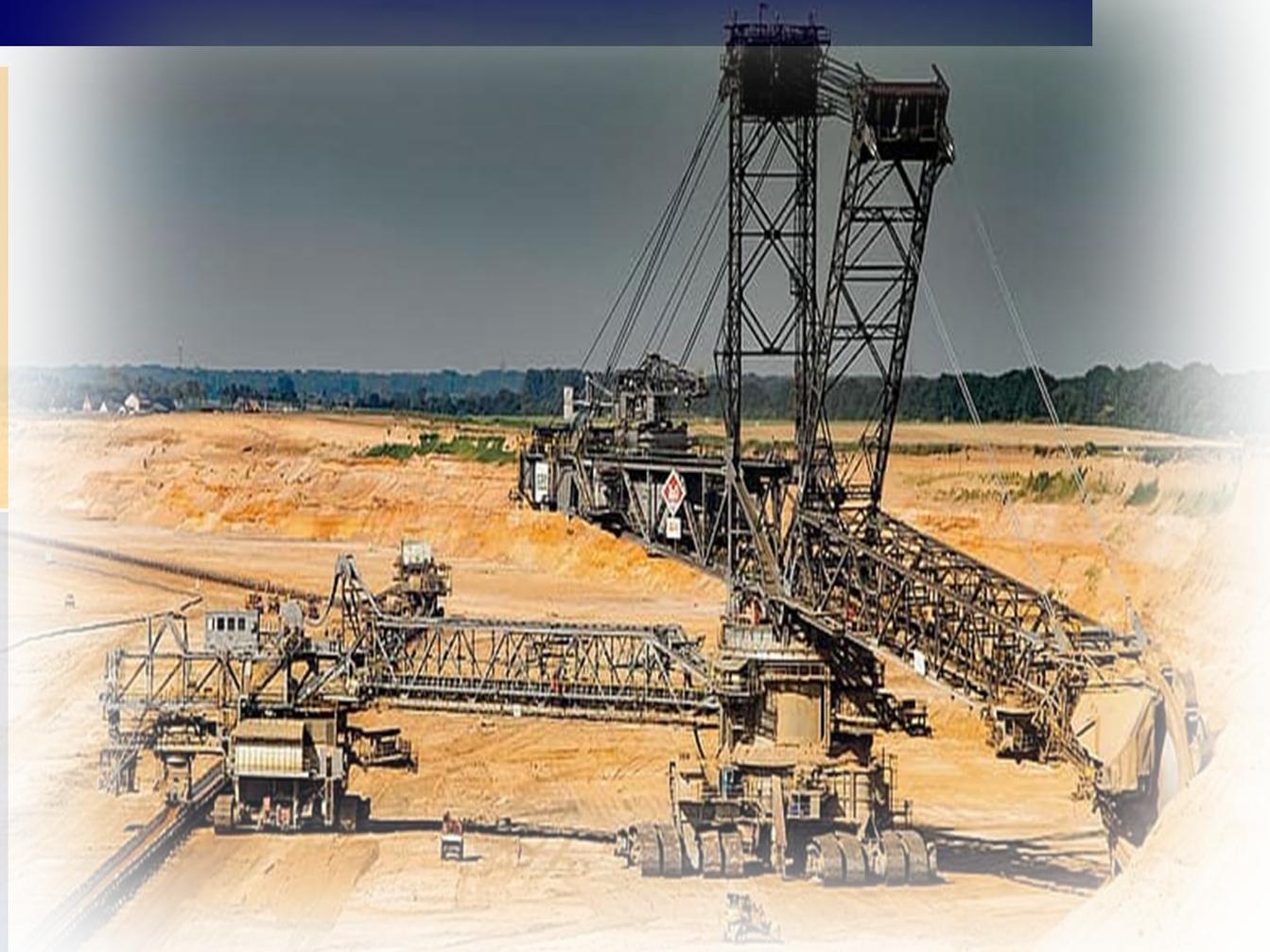
Up to \$75,000 (varies by project type)
Next Cycle: Summer/Fall 2026



PROJECT GRANTS



Up to \$500,000
Applications Due May 15, 2026



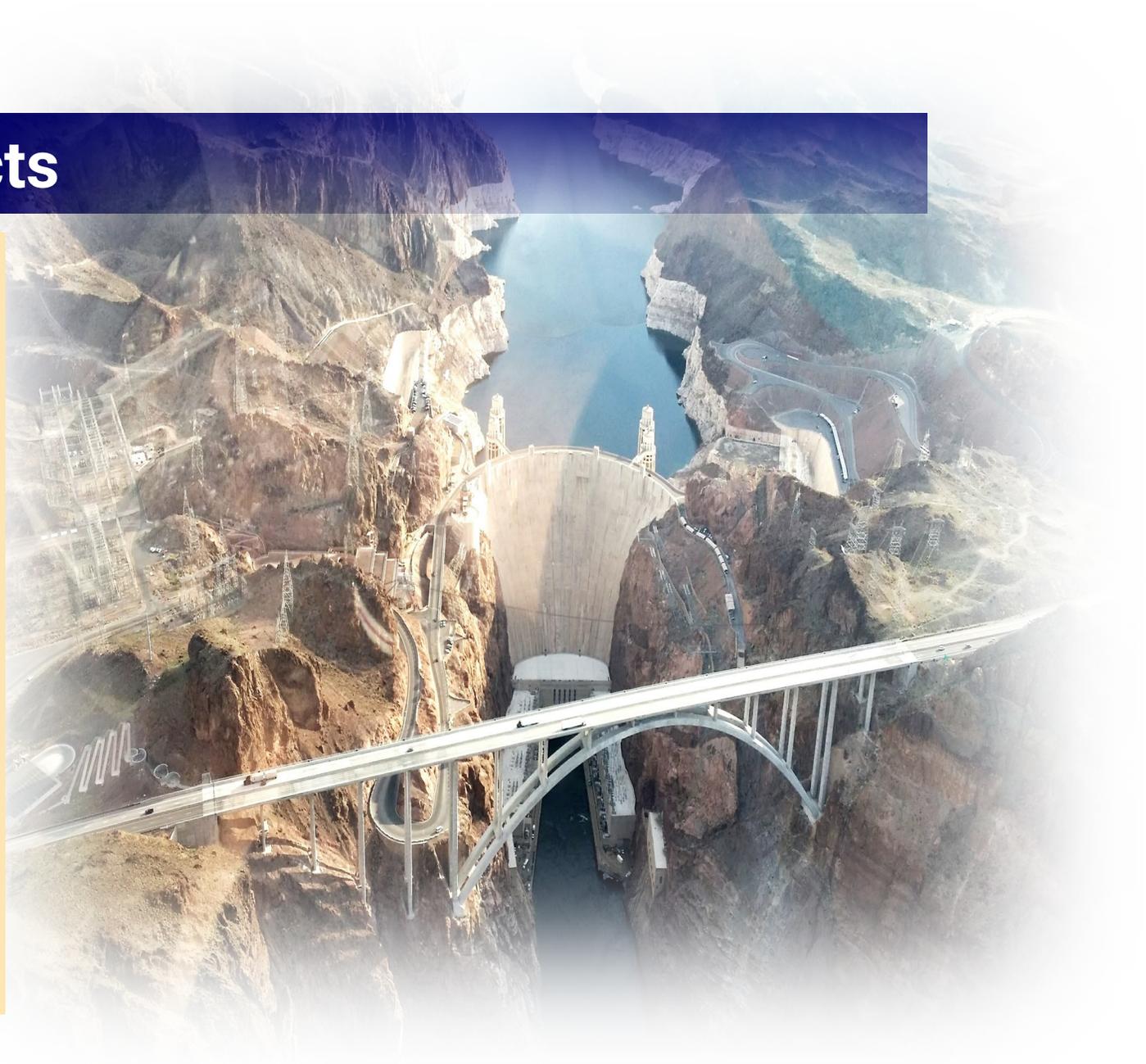
RDG Planning Grant Projects

PLANNING GRANTS



Successful Projects :

- Stormwater System Design Plans
- Wastewater PER and Design
- Flood Preparedness Planning
- Drought Management Plans
- Drought Mitigation Planning
- Managed Aquifer Recharge Design



RDG Project Grant Projects

PROJECT GRANTS



Successful Projects:

- High Hazard Dam Repairs
- Wastewater System Installation
- Mine-Impacted Water Treatment Plants



PROJECT GRANT APPLICATION CYCLE TIMELINE



2025	July – September	DNRC Internal Preparation
	October – January	DNRC Outreach and Information Sessions
2026	February	Application Cycle Opens
	May 15 th	Application Cycle Closes
	June – September	DNRC Review and Ranking
	October – December	Governor’s Budget Published with Application Ranking
2027	January – April	Legislative Process via House Bill 7
	May – June	Notification of Awards

RDG

Reclamation & Development Grants Program

Samantha Treu

RDG Program Manager

Samantha.treu@mt.gov

406-422-3369



Conservation and
Resource Development
Division



Planning Grants

Water and Wastewater Systems

Rural Development Water and Wastewater Planning Grants

	SEARCH	Pre-Development
Population	2,500	10,000
MHI	<\$50,893	<\$50,893
Match Required	0%	25%
Max Grant	\$30,000	\$60,000

\$120,000/yr in each program



Rural Development

U.S. DEPARTMENT OF AGRICULTURE

Steve Troendle, Community Facilities Programs / Water and Environmental Programs

Steve.Troendle@usda.gov

(406) 585-2529

Montana Department of Commerce Infrastructure Construction Grant Funding Opportunities

Jeanette Blize, outreach coordinator

Rosie Goldich, CDBG coordinator

March 23, 2026



COMMERCE

Community MT Division Construction Grant Programs

- Community Development Block Grants
- Montana Coal Endowment Program: Construction
- Montana Coal Endowment Program: Emergency



CDBG Community and Public Facility Grants

- Eligible activities:
 - Construction, expansion or upgrades to water, wastewater, sewer, stormwater systems
 - Community facilities: senior centers, food banks, community centers
- Application cycle: annual, fall 2026
- Match: 25% of CDBG request
- Maximum grant: \$750,000



CDBG Community and Public Facility Grants



 Helena Food Share



 Hill County



CDBG Low- and Moderate-Income Requirement

- 2016-2020 American Community Survey
Low- and Moderate-Income Summary Data Map
effective Aug. 1, 2024
- Available on HUD's website at:
hud.maps.arcgis.com/home/item.html



Conducting an Income Survey

- When HUD data indicates fewer than 51% of the people in your city, town or county have low-to-moderate income
- When HUD/census data is not available or the community feels it is not reflective
- Where census boundaries (i.e., census tracts or groups) do not correspond to the proposed project benefit area



Required Application Materials

- Survey tool (must be approved by Commerce staff before application submission)
- Distribution method: door-to-door, online or mail
- Response rate
- Documentation of approval by Commerce staff



Build America, Buy America Act Compliance

- All CDBG projects using FFY 2023 funds and forward, except for planning, must comply with the Build America, Buy America Act
- FFY2023: Iron and steel
- FFY2024: Iron and steel, specifically listed construction materials
- FFY2025: Iron and steel, specifically listed construction materials, not listed construction materials and manufactured products

Please contact your project specialist for more details.

MCEP Construction Grants

Eligible activities:

- Drinking water systems
- Wastewater treatment facilities
- Sanitary or storm sewer systems
- Solid waste disposal and separation systems
- Bridges



MCEP Construction Grants



 Sun Prairie Village County



MCEP Construction Grants

Application cycle: May 19, 2026. biennial, even years.

Match: 100% of MCEP award

Maximum grant: based on user rates at project completion

Water, wastewater, storm sewer and solid waste projects:

- Up to \$500,000: User rates are less than 125% of target rate.
- \$500,000-\$625,000: User rates must be between 125% and 150% of target rate.
- Up to \$750,000: User rates must be at least 150% of target rate.

Bridge projects are limited to a maximum of \$500,000.



MCEP Project Implementation Timeline



MCEP Emergency Grants

Eligible activities:

Project must be the result of reasonably unforeseen circumstances and not the result of normal use, age, deterioration, negligence or inadequate operations and maintenance on the part of the owner.

- Drinking water systems
- Wastewater treatment facilities
- Sanitary or storm sewer systems
- Solid waste disposal and separation systems
- Bridges

MCEP Emergency Grants

Application cycle: Open, allocation opens July 1 of odd years, following Legislative authorization, and remains available until funding is fully awarded to projects.



Match: none

Maximum grant: \$30,000

Montana Coal Board Project Grants

Eligible projects:

Any governmental services that are needed as a direct consequence of an increase or decrease of coal development or of an increase or decrease in the consumption of coal by a coal-using energy complex.



City of Colstrip

Montana Coal Board Project Grants

Application cycle: quarterly, 45 days before each Coal Board meeting:

- June 4, 2026
- Sept. 10, 2026
- Dec. 10, 2026

Match: none

Maximum grant: dependent upon request/need

Additional Community MT Programs and Grants That Fund Construction

- Montana Main Street
- Montana Historic Preservation Grant Program



Boulder Hot Springs 



Keeping Up With Commerce

Scan to sign up for the Commerce newsletter:

Questions about how to fund your project?

Visit the Commerce table.

doccdd@mt.gov

406-841-2770



Photos by Montana Free Press, Peace Valley, LLC and Commerce.





March 2026



RENEWABLE RESOURCE GRANT and LOAN PROGRAM (RRG)

WWASACT Funding Workshop



2026 Program Theme

IMPROVEMENTS FOR YOU



Program Purpose



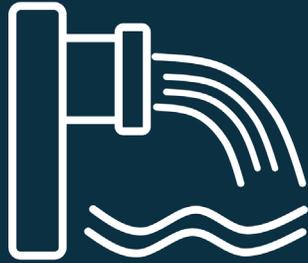
MEASURABLY BENEFIT

Conserve, Develop, Manage, Preserve

RENEWABLE RESOURCES

Surface Water, Groundwater, Soils,
Vegetation, Energy

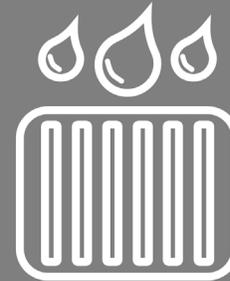
Common Project Types



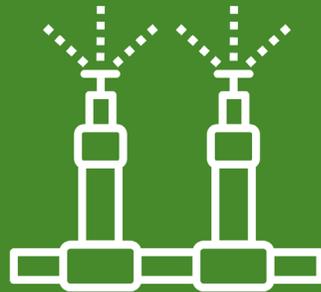
WASTEWATER



DRINKING
WATER



STORMWATER



IRRIGATION



RESTORATION

Program Funding Opportunities



EMERGENCY GRANTS

Local Governments

Up to \$30,000

Ongoing Cycle



MUNICIPAL SEWER CONNECTIONS GRANTS

Local Governments

Up to \$100,000
(\$5,000 per connection)

Applications due March 31



TECHNICAL ASSISTANCE for PLANNING GRANTS

Local Governments

20 hours of Professional
Services

Ongoing Cycle

Program Funding Opportunities



NONPOINT SOURCE PROJECT GRANTS

Public and Private Entities

Up to \$50,000

OPEN NOW

Applications due March 31



IRRIGATION DEVELOPMENT GRANTS

Public and Private Entities

Up to \$50,000

**Expected Opening:
Late 2026**



PRIVATE GRANTS

Private Entities

Up to \$5,000

OPEN NOW



Project and Planning Grants



PROJECT GRANTS

Local Governments

Up to \$125,000

OPEN NOW

**Application Deadline:
May 15, 2026**



PLANNING GRANTS

Local Governments

Up to \$40,000
(varies by project type)

**Expected Opening:
Summer 2026**

Project Grant Application Timeline

2025	July – September	DNRC Internal Preparation
	October – January	DNRC Outreach and Information Sessions
2026	February 4	Application Cycle Opens
	May 15	Application Cycle Closes
	June – September	DNRC Review and Ranking
	October – December	Governor’s Budget Published with Application Ranking
2027	January – April	Legislative Process via House Bills 6 and 8
	May – June	Notification of Awards



Applicant Resources



RENEWABLE RESOURCE GRANT AND LOAN PROGRAM



Project Grant Application Booklet
2026

Meet the RRG Team



Melissa Downing
Nonpoint Source Grants
Emergency Grants
Project Grants



Mia Belting
Project Grants



Bobbie DuBose
Private Grants
Project Grants



Rachel Gemar
Program Compliance



Katherine Certalic
Planning Grants
Technical Assistance
Project Grants



Ann Kulczyk
Irrigation Grants
Project Grants

Stay Informed about RRG



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www.tinyurl.com/RRG-prog

Funding Programs



EMERGING CONTAMINANTS FOR SMALL
OR DISADVANTAGED COMMUNITIES
GRANT PROGRAM



LEAD IN SCHOOLS

Emerging Contaminants

- Emerging contaminants (ECs) are chemicals or materials that pose a known, suspected, or potential risk to human health or the environment and often lack established regulatory or health-based standards.
- A contaminant may be considered “emerging” due to newly identified sources, new exposure pathways, or improved detection methods. ECs commonly include pharmaceuticals, personal-care products, fire retardants, detergents, insecticides, and various industrial chemicals.
- The EPA currently tracks more than 200 compounds classified as Emerging Contaminants.
- Examples include: PFOA/PFOS and other PFAS compounds, manganese, lithium, sodium, and sulfate.

ECs for Small or Disadvantaged Communities Grant

- MT has been awarded a over \$28.3 million to date.
 - FFY22, FFY23, and FFY24 allocations
- Submitting workplan for FFY25 funding (\$9.45m) in April.
- FFY26 funding (\$9.45m) will be allocated next year
- Grant program with no match requirement.
- Systems must submit a Project Priority Survey Form to be eligible
 - Eligibility Criteria
 - Project must be primarily for addressing Emerging Contaminants
 - Small System defined as serving 10,000 or fewer customers or meets Disadvantaged Status
 - Public and Private Community Water Systems
 - Nonprofit Non-Community Non-Transient water systems.

Eligible Projects for ECs

Eligible Projects include:

- Construction or upgrade of water treatment systems specifically designed to address ECs in public water supplies.
- Development of new drinking-water sources—such as wells or intakes—to replace contaminated supplies.
 - [Note: water rights purchases must still meet the criteria in the Class Deviation for Water Rights].
- System consolidation projects that connect smaller/disadvantaged systems to larger ones lacking emerging contaminant issues.
- Construction of entirely new community water systems where existing private or surface-water sources are tainted by ECs.
- Planning and preliminary engineering work, including feasibility studies, technical assistance, preliminary engineering reports (PERs), and initial contaminant monitoring.
- Ancillary source-water protection measures and related sampling or monitoring to establish baseline contaminant levels.

Lead In School Funding

- HB-5 Section 5 (10) – 2023 session / HB-234 – 2025 session
 - *The following money is appropriated to the department of environmental quality in the indicated amounts for grants that reduce exposure to lead in drinking water at school facilities.*
 - One Time Only State General Fund
 - \$3,700,000
 - Costs accrued after July 1, 2023 are eligible
 - Funding has to be spent by June 2027

Funding Info

Lead Mitigation Reimbursement Program

- Reimbursement up to \$100,000 (max of \$25,000 for labor)
 - **Subject to change based on need and availability
- Schools will apply through a simple online form on the lead in school's webpage. Invoices/expenses can be attached to the form and submitted. <https://deq.mt.gov/water/programs/dw-lead>
- Eligible Schools
 - Have completed their initial sampling round
 - Costs have to be related to addressing lead in their drinking water

Questions

Lead in Schools

Ella Gaffney

Public Water Supply

DEQ

406-218-7418

Ella.Gaffney@mt.gov

Emerging Contaminants

Neal Murray

Public Water Supply

DEQ

406-444-3425

Neal.Murray@mt.gov

INFRASTRUCTURE FUNDING WORKSHOP

BILLINGS CONVENTION CENTER | 1223 MULLOWNEY LN | BILLINGS, MT | MARCH 23, 2026

DRAFT AGENDA

8:15 WELCOME

8:30 TECHNICAL ASSISTANCE

Montana Rural Water (10 min)

Midwest Assistance Program (10 min)

DEQ Capacity Development (10 min)

9:00 PLANNING

Department of Commerce Planning Grants and Support (15 min)

DNRC Planning Grants (10 min)

USDA RD – Planning (5 min)

9:30 PROJECT FUNDING - GRANTS

Department of Commerce Community MT – Infrastructure Grants (15 min)

DNRC Renewable Resource Grants & Loans (15 min)

DEQ Lead in Schools & Emerging Contaminants Grants (15 min)

10:15 BREAK

10:25 PROJECT FUNDING - LOANS

USDA Rural Development Loans & Grants (15 min)

DEQ Drinking Water & Wastewater State Revolving Fund (SRF) Loans (20 min)

Montana Board of Investments Montana INTERCAP Loans (15 min)

11:15 LESSONS LEARNED

ARPA Water & Sewer Grants (10 min)

Western Montana Conservation Commission Grants (10 min)

Case Study – Resident Owned Community Systems (25 min)

12:00 Questions

12:15 Adjourn

3 – 5 PM Infrastructure Clinic - Parlor Rooms. NEW!

- 3 different communities present on infrastructure issues.
- Each room will feature an “Agency Panel” including technical assistance and funding agencies brainstorm opportunities for the community to address technical issues and funding hurdles.
- Discussion is open to all, but the communities will be selected ahead of the event.
- If you are interested in participating in the Infrastructure Clinic, please contact Autumn Coleman AColeman@mt.gov.

VISIT AGENCY BOOTHS MORE INFORMATION

REGISTER TO ATTEND THE WORKSHOP VIA ZOOM

https://mt-gov.zoom.us/webinar/register/WN_bRuhw1poQMCS3ff5KS6p2g

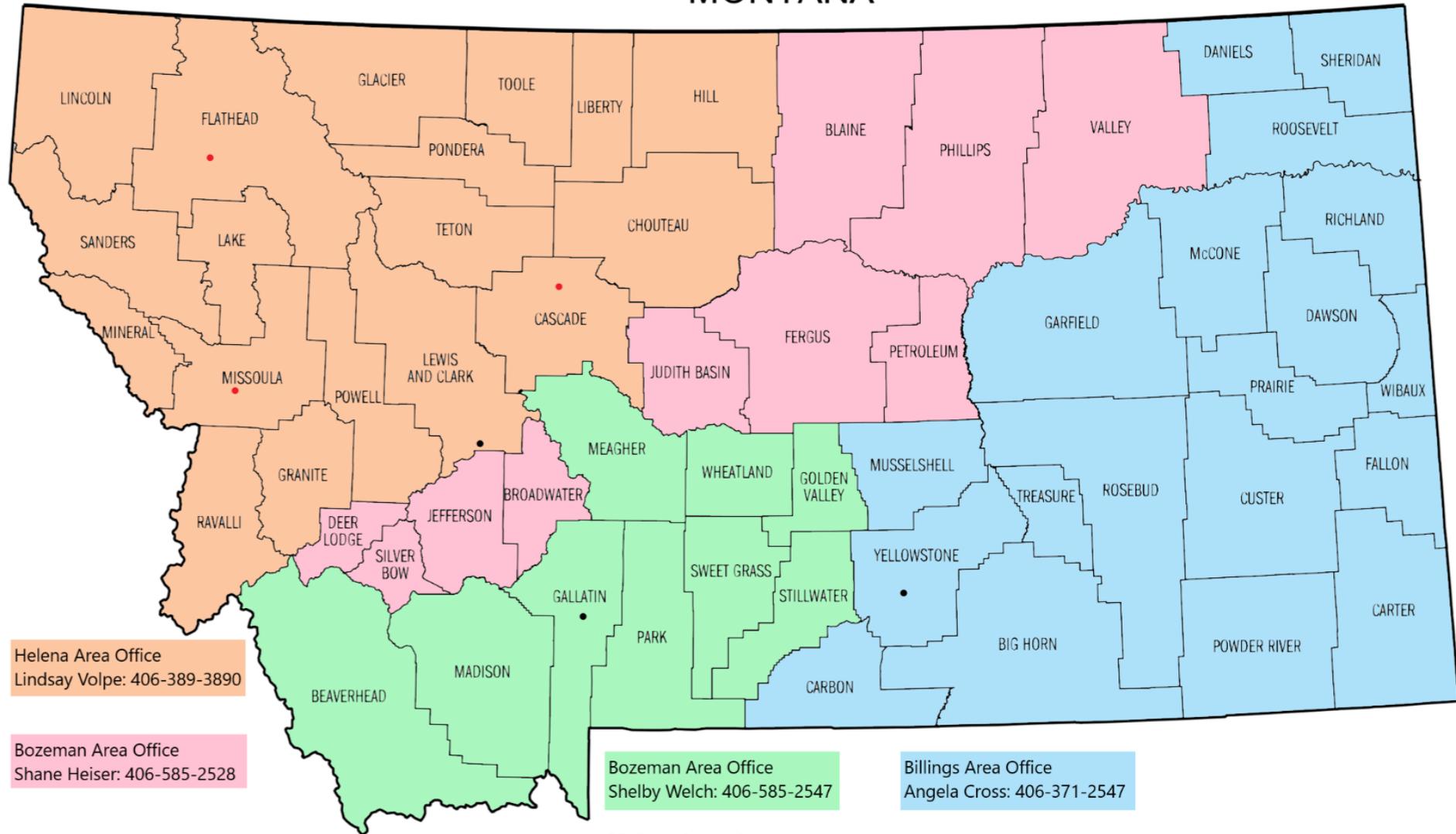
MISSED THE WORKSHOP? WATCH THE RECORDING!



2026 Montana Rural Water

March 12, 2025

MONTANA



RD State Office (Bozeman)
406-585-2520

Red Dots are closed offices, Black dots are occupied offices

Areas of Eligibility

Entity

Facility/Project

Population

Median Household Income (MHI)

Credit Elsewhere

Needs Test

HOW MUCH ARE YOU INVESTING?



WEP Direct Loan Grant Programs

Facility must serve a rural area <10,000 population:

- Units of Local Government-City, Town,
County, Special Districts, etc.
- Community Based Non-Profit Corps.
- Federally Recognized Indian Tribes



WEP Direct Loan Grant Programs

Eligible Loan and Grant Fund Uses:

- Construction
- Engineering and Inspection Services
- Legal Fees
- Land and rights
- Construction Interest *
- In some cases, startup costs *
- But, only costs incurred after the date of the balance sheet provided in the application and used for underwriting the RD funding

*These costs are loan only

WEP Direct Loan Grant Programs

- Do you have the right project?
- Are you short water but have not addressed leaks in your water distribution system?
- Are you building a WWTP but have not looked at your I&I?
- Do you have control of the land needed - if not, when?



Application Data

- PER – Preliminary Engineering Report
- ER –Environmental Report
- Application - E-file vs Paper data –.
 - RD Apply – online application system
 - <https://www.rd.usda.gov/programs-services/rd-apply>
- Timing – we typically do not have funds from mid August to February each year.

RD APPLY <https://www.rd.usda.gov/programs-services/rd-apply>

[Home](#) [Notifications](#) [Admin](#) [Tutorials](#)

Application Id: 3001795 | Borrower Name: Missouri Water Co

You are logged in as: Orlet

[Interview](#)

[Customer](#)

[Facilities](#)

[Volume/Flow](#)

[Project Cost](#)

[Financial](#)

[Service Area\(s\)](#)

[Documents](#)

[Summary/Submit](#)

RD APPLY <https://www.rd.usda.gov/programs-services/rd-apply>

Need to get your eAuth ID (Level 2)

Go to website:

<https://rdapply.usda.gov>

Click on Register

Click on Level 2 Access

Answer the questions - **keep your login and password**

We can help you through this process

Application Data

- PER – Preliminary Engineering Report

Scoping of the correct project.

Is I&I Addressed?

Water Loss Addressed? Pilot Testing done?

Are the all regulatory deficiencies addressed?

Population Projection reasonable?

Based on communities historical population + reasonable historic growth?

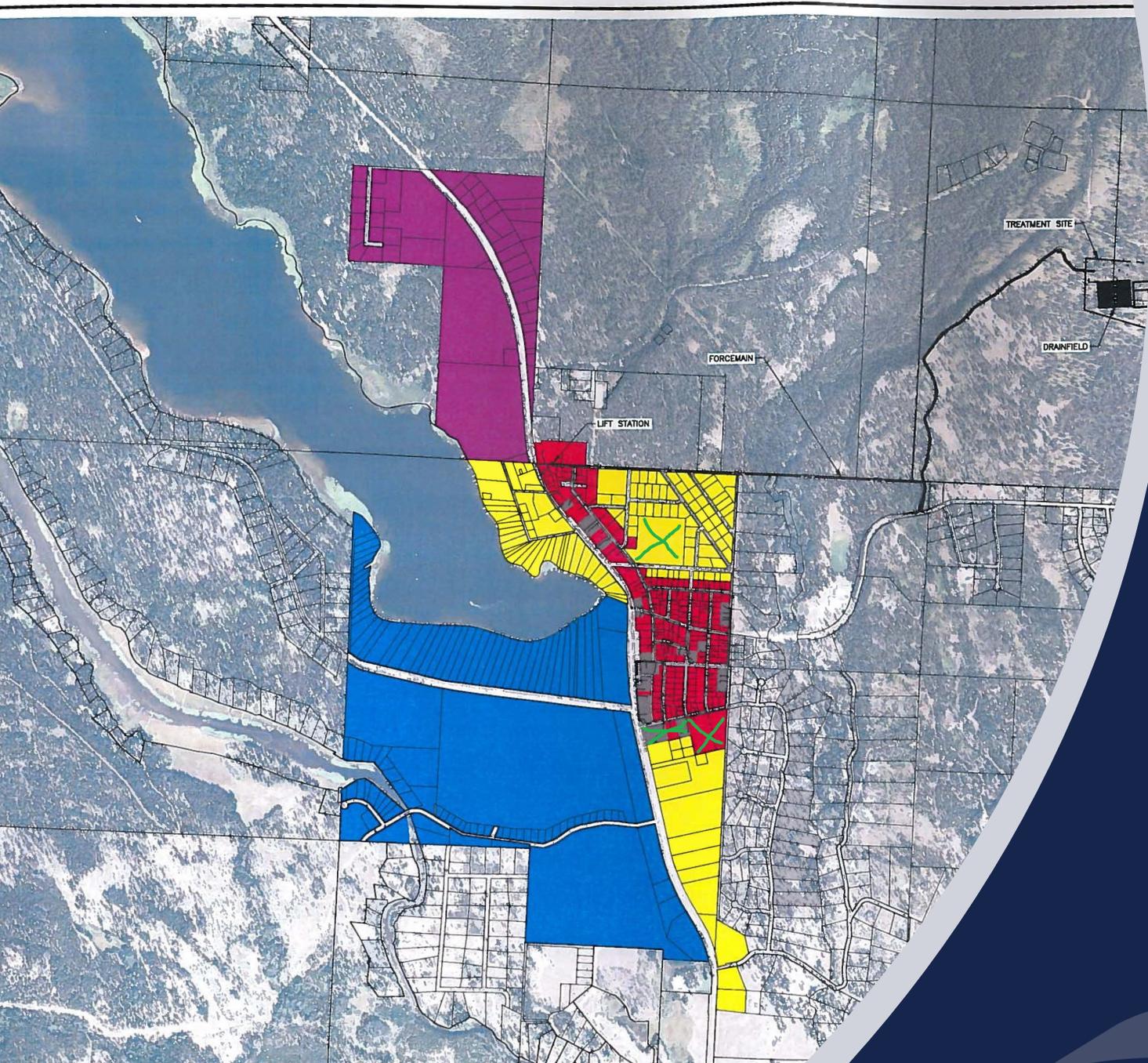
Projection of a significant increase in population related to “proposed” economic development unless first vetted with us before the planning starts!

Flow Data

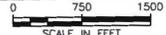
Is the flow data current?

Is there enough information to calculate a flow based EDU?

USDA does not use meter size data



PLAN VIEW OF OVERALL SITE



ER – Environmental Report



ER – Environmental Report

- Complete area of potential effect.
- Contact made with all the required parties.
- The TDAT (HUD Website) for the Section 106 data @ <https://egis.hud.gov/TDAT/>



Rural Development Water and Environmental Programs Performance Dashboard

Disclaimer: Dashboards are designed to report program specific performance and should never be used as a Rural Development financial report of record.

State: MONTANA

FY(s) Awarded: 2025 to 2025

As of Year and Month: 09-2025



Awarded, \$ Amt and % Funding Split*

\$39.66M

12 Direct Ln Amt	\$13.66M	34%
17 Grant Amt	\$26.01M	66%
0 Guar Ln Amt		0%



Technical Assistance Visits, # Awards and \$ Amt***

1,172

0 TAT Grants	\$0
--------------	-----



and Type of Entities Awarded*

19



Projects Awarded*

19

Water	6
Waste	12
Combo	1



Current Non-Federal Leveraging*

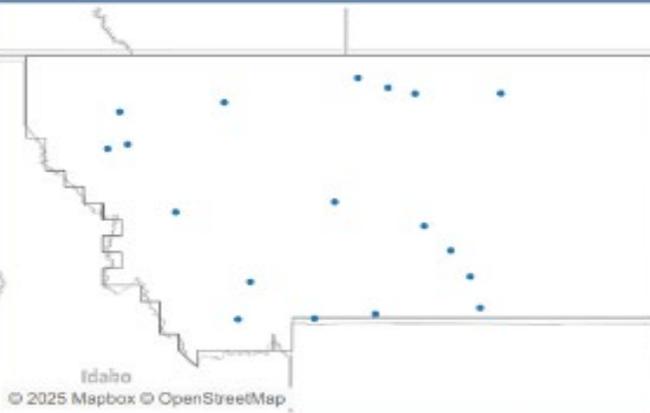
\$29.02M

73.2%

MONTANA

Current # of Counties Awarded*

15



2229 Boot Hill Court
Bozeman, MT 59715
Phone: (406) 585-2580

<https://www.rd.usda.gov/about-rd/offices/state-offices>

\$182,591,202 Unpaid Principal as of October 2025

209 Loans | 108 Borrowers

Total Delinquencies # & %	Delinquencies < 1 Yr # & %	Delinquencies > 1 Yr # & %
1 0.48%	1 0.48%	0 0.00%

Population Served**

54,547

1,000 or less	68%
1,500 or less	74%
2,500 or less	84%
5,000 or less	89%

Households/Businesses Benefited**

20,203

of New Connections**

66

Miles of Line Repaired/Installed**

5

Health & Sanitary Projects Served**

17

Average Median Household Income Served*

\$45,375

Current Average Monthly Household Water Cost**

\$83.26

Current Average Monthly Household Sewer Cost**

\$63.11

*Technical assistance not included.

** Construction programs only.

***Circuit Rider Contract technical assistance visit data is updated semiannually in April and October.

Current Data Run Date: December 16, 2025



Rural Development Water and Environmental Programs Performance Dashboard

Disclaimer: Dashboards are designed to report program-specific performance and should never be used as a Rural Development financial report of record.

State: MONTANA

FY(s) Awarded: 2015 to 2024

As of Year and Month: 10-2024



Awarded, \$ Amt and % Funding Split*

\$289.03M

101 Direct Ln Amt	\$166.80M	58%
140 Grant Amt	\$119.70M	41%
1 Guar Ln Amt	\$2.53M	1%



Technical Assistance Visits, # Awards and \$ Amt***

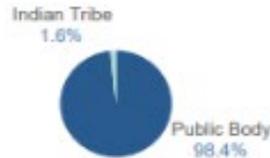
9,952

0 TAT Grants \$0



and Type of Entities Awarded*

62



Projects Awarded*

97

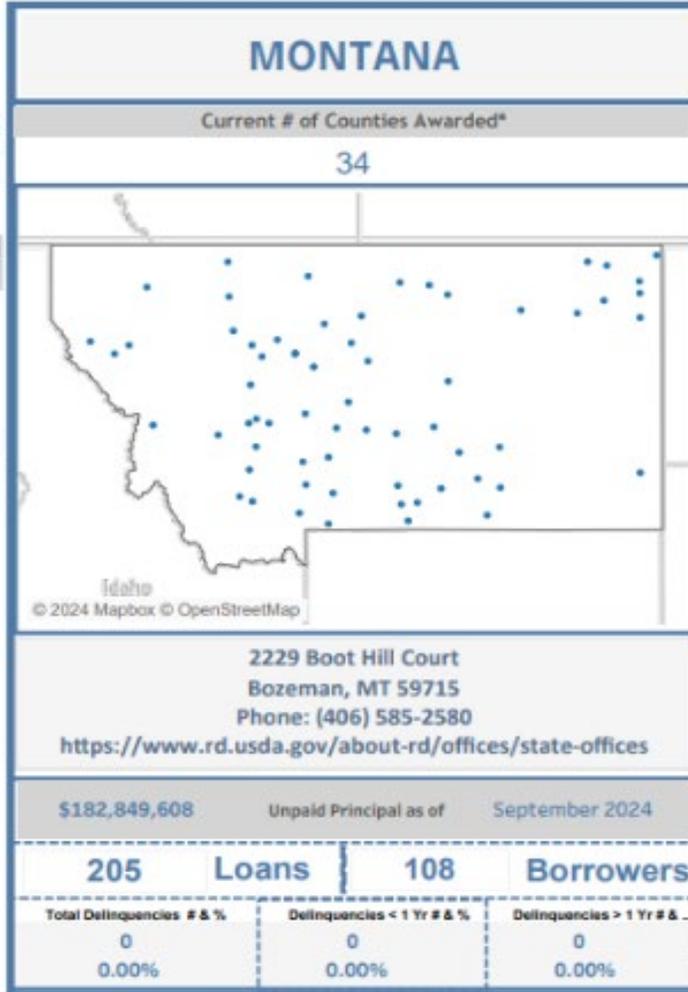
Water	36
Waste	60
Combo	1



Current Non-Federal Leveraging*

\$149.15M

51.6%



Population Served**

111,986

1,000 or less	47%
1,500 or less	68%
2,500 or less	82%
5,000 or less	96%

Households/Businesses Benefited**

41,476

of New Connections**

1,748

Miles of Line Repaired/Installed**

143

Health & Sanitary Projects Served**

62

Average Median Household Income Served*

\$35,050

Current Average Monthly Household Water Cost**

\$60.29

Current Average Monthly Household Sewer Cost**

\$51.13

*Technical assistance not included.

** Construction programs only.

***Circuit Rider Contract technical Assistance visit data is updated semiannually in April and October.

Current Data Run Date: October 16, 2024

Water Programs FY 2026 Regular Allocation

FY 2026 Regular Allocation	Loan	Grant
Allocation	\$6,774,000.00	\$1,355,000.00
Prior Year deobligations (10-1 through 4/30)	\$0.00	\$1,124,114.79
FY 2026 Funding available (\$4.7M in Pending apps)	\$6,774,000	\$2,479,114.79
FY 2025 Allocation of funds	\$6,223,000	\$1,697,000
FY 2025 obligations	<u>\$13,656,000.00</u>	<u>\$17,943,000.00</u>
% of obligation	219%	1,057%

Fast Tract for National Office Pooled Funds

- MHI less than 80% of MT NMHI or <\$50,893
 - Project removes a qualifying health and sanitary problem
 - EDU cost over 1.75% of MHI (If over 2.5% additional review to show affordability)
 - Project score is 90 points or greater
- 
- The background of the slide features a dark blue field with a pattern of light blue stars in the upper right corner and stylized, wavy horizontal lines in shades of blue at the bottom, resembling a flag or a decorative graphic.

Emergency Community Water Assistance Grants

- Helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water. The following events qualify as an emergency:
 - Drought or flood
 - Earthquake
 - Tornado or hurricane
 - Disease outbreak
 - Chemical spill, leak, or seepage
- Eligible applicants: State and local government entities, nonprofit organizations, Federally recognized tribes
- 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 water supply
- Water source grants up to \$1,000,000 to construct a water source, intake or treatment facility

Persistent Poverty Counties

BIG HORN COUNTY,

National Allocation

BLAINE COUNTY,

Loan \$50.0M

GLACIER COUNTY,

Regular Grant \$26.4M

GOLDEN COUNTY,

TOTAL **\$76.4M**

ROOSEVELT COUNTY,



Section 306 (c) Tribal Grants

Projects for which the applicant is not a federally recognized Tribe, but which benefit Tribal members, may be considered eligible for the Tribal funds if the applicant provides acceptable documentation and certifies that more than 50 percent of the users in the project service area are Tribal members. In such cases, Tribal funds cannot exceed the applicable percentage of the total eligible project cost.

Funding level \$22,000,000

Maximum Grant = \$4,000,000

WEP Guaranteed Loans

- Loans are made by a bank or other lender and guaranteed against loss by the USDA Rural Development
- Loans are made at lender's normal and customary rates and terms
- Guarantee allows lenders to make loans that they otherwise could not
- Cannot guarantee loans secured by tax-exempt obligations
- Population limit raised to 50,000 in Farm Bill

Additional Funding Opportunities NO reserves

- ECWAG – Emergency Community Water Assistance Grants (\$14M)
 - Persistent Poverty Counties (\$50M loan + \$26.4M grant)
 - Section 306 (c) Tribal Grants (\$22M)
 - 1% Interest Loans (\$15M available)
- 
- The background of the slide features a dark blue field with a pattern of light blue stars in the upper right quadrant and stylized, wavy horizontal lines in shades of blue at the bottom, resembling a flag or a decorative border.

MT Distressed Communities

If your zip code is listed, it is in a distressed community:

Consistent with agency mission, program statute, and Administration goals, Rural Development (RD) has prioritized equitable access to RD programs and benefits for rural residents in communities facing economic challenges.

59003	59022	59031	59034	59035
59038	59043	59050	59054	59066
59069	59072	59074	59075	59089
59201	59213	59225	59231	59255
59327	59417	59422	59427	59435
59444	59454	59456	59460	59461
59466	59521	59522	59523	59526
59527	59529	59531	59535	59545
59830	59831	59845	59855	59856
59846	59866	59872	59910	59923
59926	59934	59935		

MT Distressed Communities

- These communities will likely be eligible for additional priority points when competing for funds
- The 1% loan program may be tied to these zip codes
- FY 2026 allocation is \$15 million for the Nation



Questions





Rural Development

U.S. DEPARTMENT OF AGRICULTURE

Drinking Water & Water Pollution Control State Revolving Fund Programs



A LITTLE SRF HISTORY

- **Water Pollution Control State Revolving Fund (WPCSRF)**
Established 1989 (1987 CWA Amendments)
- **WPCSRF dollars loaned to date - \$850 million**
- **Drinking Water State Revolving Fund (DWSRF)**
Established 1997 (1996 SDWA Amendments)
- **DWSRF dollars loaned to date - \$550 Million**

SRF PROCESS



BENEFITS OF AN SRF LOAN

- **No Application Deadline**
- **Interest Rate – 2.5%**
- **Loan Term – 20, 30, 40 (DWSRF Only)**
- **Interim Financing – 1.75% up to 3 years**

Who Can Apply for an SRF Loan?

- ❖ **Public Entities – Municipalities, W&S Districts (Not HOA)**

- ❖ **Private Entities**
 - **Nonpoint source pollution control projects (WPCSRF)**
 - **Community and non-profit non-community water systems (DWSRF)**

TYPES OF SRF FINANCIAL ASSISTANCE

❖ Direct Loans

- Planning
- Engineering
- Construction
- Equipment

TO QUALIFY FOR AN SRF LOAN

Project must:

- ✓ **Protect Public Health (DWSRF & WPCSRF)**
- ✓ **Protect / Improve Water Quality (WPCSRF)**

HOW TO – Your Part

- **Submit a Survey Form to get on the Priority List (<https://deq.mt.gov/water/Programs/eng>)**
 - **WPCSRF**
 - **DWSRF**
 - **DWSRF Lead Service Lines (LSL)**
 - **DWSRF Emerging Contaminants (EC)**

- **Submit a Uniform Application (PER & Env. Docs) (<https://dnrc.mt.gov/Conservation/Conservation-Programs/WASACT/>)**

- **Establish rates and charges to cover loan and O&M**

- **Repay the loan**

HOW TO – Our Part

- **Update the Intended Use Plan (IUP) – Apr to June**
 - **Determine Eligibility**
 - **Rank Projects – multiple criteria**
 - **Update the Project Priority List (PPL)**

- **Environmental Review – EA or Categorical Exclusion**

- **Review Project Plans and Specifications (waive fees)**

- **Review Financial Documents & Prepare Loan Docs**

- **Manage Loan Repayments**

Continuing Requirements for SFY 2026/2027

- **Federal Davis-Bacon & State Wage Rates (highest)**
- **BABA - Build America Buy America Requirements**
 - **Iron and Steel**
 - **Manufactured Products**
 - **Construction Materials**
- **Or AIS – American Iron and Steel**
- **A bunch of government red tape stuff**

BIL

BIPARTISAN INFRASTRUCTURE LAW (LAST YEAR)

- **Expanded Base SRF Funding (Supplemental)**
- **Emerging contaminants**
(e.g., PFAS, pharmaceuticals, manganese, etc.)
- **Lead service line replacements (DWSRF program only)**

CONGRESSIONALLY DIRECTED SPENDING (AKA EARMARKS)

- **Earmarks take funds directly from the SRF ‘pot’ appropriated by Congress**
- **For FFY2026, the SRF base grant funds are reduced by approximately:**
 - **64% for DWSRF**
 - **54% for WPCSRF**
- **If Earmarks remain in FFY2027**
 - **Reduction in Forgiveness dollars available**
 - **Project ranking could be a factor in that not all projects may get funding**



DRINKING WATER SRF PROGRAM

DWSRF PROGRAM

Eligibility Key = Public Health

Not Eligible = Projects Primarily for

Growth

Fire

O&M

Eligible Project Categories

DWSRF PROGRAM

- ✓ **Source Development**
- ✓ **Treatment**
- ✓ **Consolidation**
- ✓ **Security**
- ✓ **Storage**
- ✓ **Distribution**
- ✓ **Create New Systems**
- ✓ **Energy Efficiency**

PRINCIPAL FORGIVENESS

Disadvantaged Community

- ❖ DOC - Target Rates vs. projected rates
- ❖ Maximum forgiveness based on cash flow & demand
(typical is 50%, up to **\$1 million**)



UPDATE

- *Do not assume forgiveness in Uniform Applications*

Disadvantaged Schools (PWSs)

- ❖ Students receiving free/reduced lunch exceeds 20%
- ❖ Maximum based on cash flow & demand
(typical is 75% forgiveness)

BIL - LEAD SERVICE LINES AND EC

Lead service line replacement (LSLR) funding

- ❖ **Planning, LSL inventories, design, non-routine lead sampling, full LSL replacement, temporary filters, etc.**
- ❖ **Disadvantaged Communities - 60% principal forgiveness**

Emerging contaminants funding (primary purpose)

- ❖ **Planning, design, pilot studies, treatment, new source, consolidation, new PWS, etc.**
- ❖ **100% loan forgiveness (current IUP - cashflow and demand dependent)**

DWSRF SET-ASIDES \$\$ (NON-PROJECT ACTIVITIES)

➤ DEQ

- Source Water Protection Program**
- Operator Certification Program**
- Capacity Development**
- PWS Program**

➤ Technical Assistance Provider (MAP)

➤ DOC – LSLR Technical Assistance



WATER POLLUTION CONTROL SRF PROGRAM

Eligible Project Categories WPCSRF PROGRAM

- Centralized Wastewater Treatment
- Energy Conservation
- Water Conservation
- Stormwater
- Agricultural Best Management Practices
- Decentralized Wastewater Treatment
- Resource Extraction
- Contaminated Sites
- Landfills
- Habitat Protection and Restoration
- Silviculture
- Desalination
- Groundwater Protection and Restoration
- Surface Water Protection and Restoration
- Planning/Assessment
- Others?

WPCSRF PRINCIPAL FORGIVENESS

➤ Percentages & Amounts Available Depend on:

- ✓ Federal Appropriation
 - Base (20% - 40%)
 - Supplemental (49%) (Ends FFY 26)
- ✓ Cash Flows

➤ Awarded On A First-Come, First-Serve Basis

(Requires the submittal of Uniform Application and draft P&S)

➤ Affordability Criteria – target disadvantage communities

- ✓ User Rate/MHI
- ✓ Unemployment Rate
- ✓ Population Trends
- ✓ Community Size
- ✓ LMI Percentage

A project must have a composite score of at least 2.0 to be eligible for principal forgiveness

➤ Must take out long-term SRF Loan

- ✓ Capped at 33% of loan amount (composite score 2.0 - 2.49) or \$750,000; whichever is less.
- ✓ Capped at lower of 50% (composite 2.5 or greater) or \$750,000;



WPC EMERGING CONTAMINANTS CAP GRANT

- ▶ **FFY24 \$1,043,000**
- ▶ **100% Forgivable Loan**
- ▶ **“(Emerging contaminants) refer to substances (including microorganisms)... that may pose newly identified or re-emerging risks to human health, aquatic life, or the environment”.**
 - ✓ **perfluoroalkyl and polyfluoroalkyl substances (PFAS)**
 - ✓ **compounds of personal care products**
 - ✓ **pharmaceuticals**
 - ✓ **industrial chemicals**
 - ✓ **pesticides**
 - ✓ **microplastics.**
- ▶ **Eligible projects must treat, remove, or trap the targeted contaminant.**
- ▶ **Funds can only be used for capital costs such as construction activities or the purchase of equipment used for treatment.**

← → ↻ deq.mt.gov/water/Programs/eng

MONTANA.GOV
OFFICIAL STATE WEBSITE

DEQ
MONTANA

ABOUT US PERMITTING & OPERATOR ASSISTANCE PUBLIC PARTICIPATION

AIR - CLEANUP & RECLAMATION - ENERGY - MINING - WATER - TANKS, WASTE & RECYCLING - Search...

Engineering Infrastructure & Subdivisions

[Home](#) / [Water](#) / [Programs](#) / [Engineering Infrastructure & Subdivisions](#)

Program Overview

The process of dividing land into parcels is a necessary and important function in the growth of a community. When, where, and how development occurs establishes land division patterns for the community that will last for generations.

CONTACTS

Subdivisions and Engineering Program Contacts

- SUBDIVISION REVIEW ▾
- WATER AND WASTEWATER ENGINEERING REVIEW ▾
- DRINKING WATER AND WATER POLLUTION CONTROL STATE REVOLVING FUND ▾

[Drinking Water Project Funding](#) ▾

[Waste Water Project Funding](#) ▾

[How to Apply](#) ▾

[Intended Use Plans and Project Priority List](#) ▾

[Reports](#) ▾

State Revolving Fund

<https://deq.mt.gov/water/Programs/eng>

DWSRF Program

Sandie Koenig
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406-444-6770

Becca Beam

Denver Fraser

Marc Golz

Open Position*

SRF Financial

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Abby Weimer

Josh Rickman

CWSRF Program

Mike Abrahamson
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406-444-6776

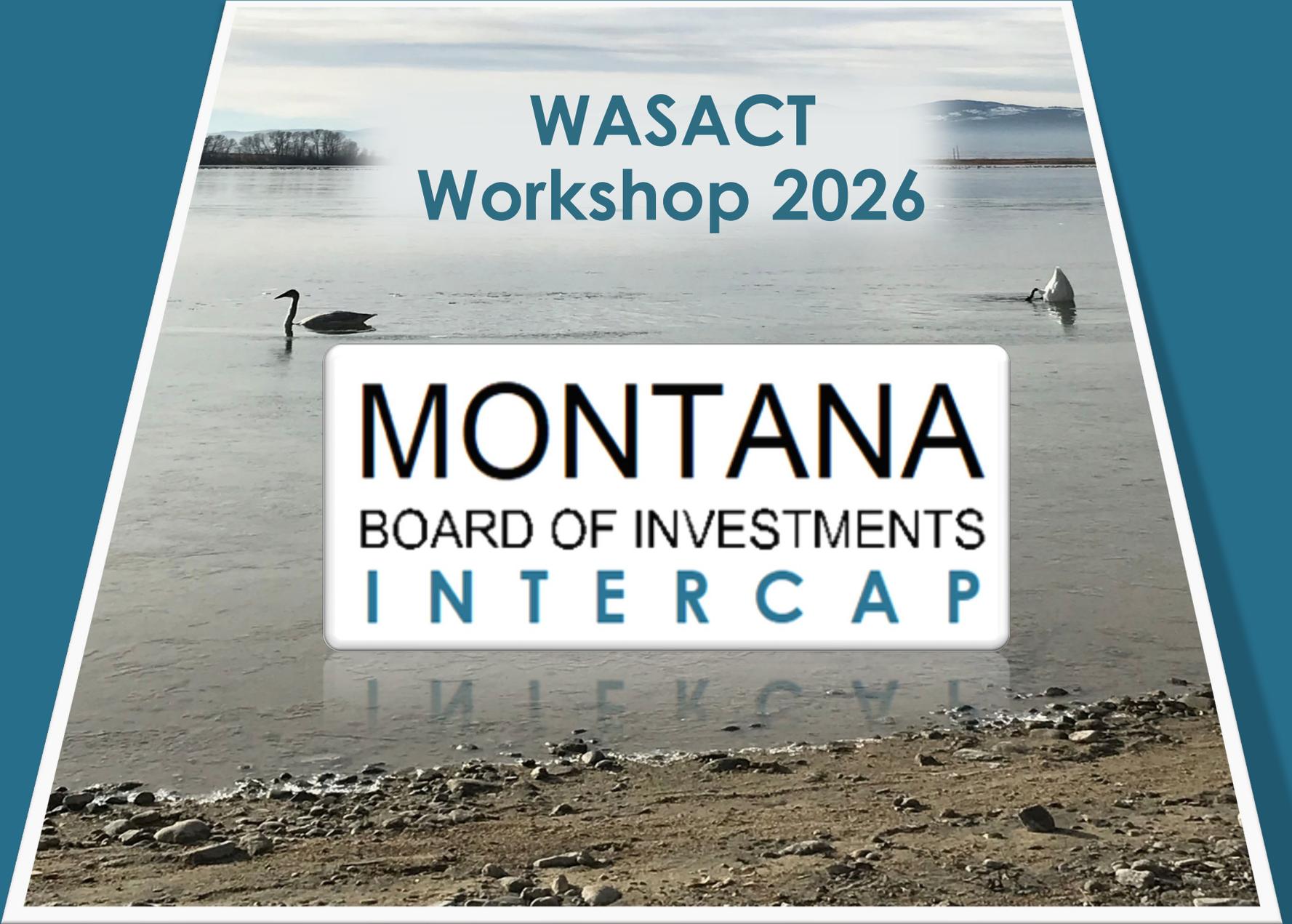
Pete Behrends

Travis Dunkle

Steve Lipetzky

Rebecca Ridenour

Erik Olsen*
&
Josh Viall*



WASACT Workshop 2026

MONTANA
BOARD OF INVESTMENTS
I N T E R C A P

Loans

- Since 1987, INTERCAP has been a valuable, low interest loan resource for over 550 Montana governments.
 - Water, Sewer and Solid Waste Districts
 - Irrigation Districts
 - Counties
 - Cities and Towns
 - Rural and Special Improvement Districts
 - Street Maintenance Districts
 - State Agencies and Universities
 - School and Fire Districts
 - Tribes
 - Other Governmental Entities

We finance

- Preliminary engineering and grant writing work
- Interim financing for construction
- Water, wastewater, solid waste, and irrigation district revenue bonds for construction or equipment
- New and used vehicles
- New and used equipment
- Energy retrofit projects
- Real property purchases and improvements

Program Basics

- Low-interest loan program
- Variable interest rate
 - New rates are effective every February 16
 - Average rate over the last 15 years: 2.781%
 - Current rate: 4.50% (5.03% existing, no autopay)
- Loan term is either; Statutory limit, Fifteen years OR the useful life of the project, whichever is less

Loan Servicing



- Since 2022, MBOI has directly managed all phases of the loan servicing previously contracted by indenture of trust to a private bank.
- Autopay is required for new loans.
- No Vehicle/Equipment Liens required

Application

There is a short fillable form that the Borrower can submit securely online.

- No match required
- No upfront fees
- No prepayment penalty
- No application deadline
- Reviewed on first-come-first-served basis
- Available online

www.investmentmt.com/INTERCAP



INTERCAP

Since 1987, INTERCAP has been a valuable, low interest loan resource for eligible Montana government units as defined under 17-5-1604, MCA. The INTERCAP program is a variable rate loan program, where interest rates are adjusted on February 16th of each year. Eligible projects have wide flexibility, e.g. new and used equipment and vehicles, real property improvements, cash flow, preliminary engineering costs, and grant writing. Maximum loan term limit is 15 years, statutory limit, or useful life of the project, whichever is less.

NEW SIGN-IN FOR FILLABLE FORMS APPLICATIONS - JUNE 20, 2022

INTERCAP Interest Rate 4.50%* - February 16, 2026 through February 15, 2027

***Existing loans not setup in autopay will have a 5.03% rate.**

Application

File Upload

Payment Calculator

Brochure

Rate History

ACH Form

Typical Credit Analysis

- Completed Application
- Standard review of the last two years' financial statements (audited preferred) & current budget
- Must be within the local government's legal debt limit
- Typically takes 4-8 weeks from application to funding
- Staff approves loans up to \$1 million
- Board approval for loans over \$1 million

After Loan Approved

- INTERCAP disburses funds based on submitted invoices
- Loan Repayments due every February 15 and August 15
- Updated payment schedules are mailed out every
 - January
 - March (new rate)
 - June

Team Montana

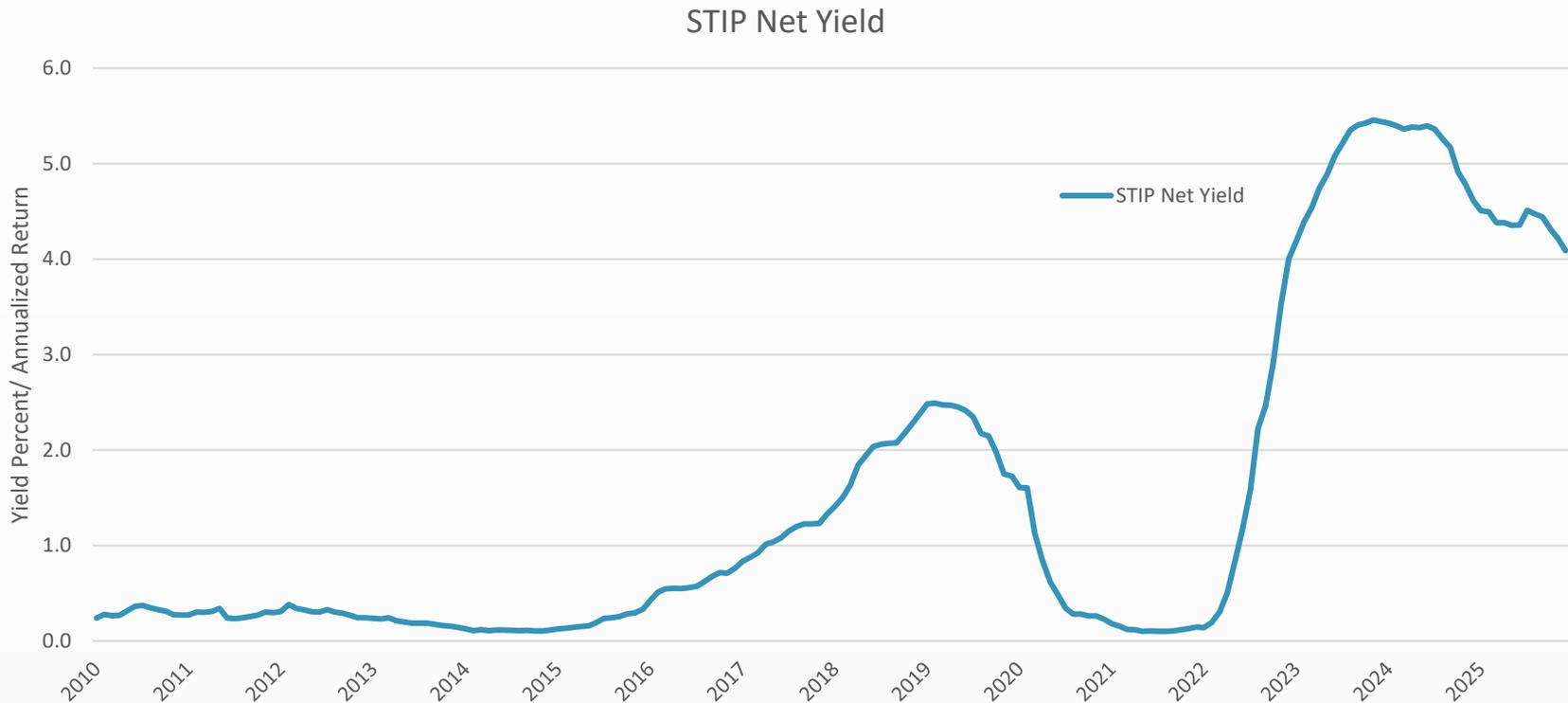
- Since 2022:
 - Annual bond issue/remarketing cost paid by borrower
Loan Rate ELIMINATED.
 - The bond used to fund the INTERCAP loans interest is now paid to Montana's Short-Term Investment Pool (STIP) participants.
- Bond and Loan Rate reset every February.
- Bond Rate to STIP participants is based on mid-point 1-year Treasury on February 14 plus 0.10%.
- Borrower Loan Rate is Bond Rate, plus up to 1.50% for program operating.
- 4.50% is this year's autopay Loan Rate (3.53% Bond Rate to STIP + 0.97% program operating spread).

Short-Term Investment Pool (STIP)

- Short Term Investment Pool (STIP) was created by the Legislature in 1973 as an investment vehicle to manage Montana state agency, university, and local government cash. A safe, convenient option to invest and withdraw cash with minimal notice.
 - 2pm deadline the business day before funds are needed.
 - No minimum balance required.
- STIP had a market value of over \$8.1 billion at the end of September 2025.
- The STIP reserve was \$109 million or 1.34% of the STIP balance on 9/30/25.
- The fundamental qualitative risk for STIP is that a participant might not be able to redeem one share of STIP for one dollar.
 - Our focus is safety first, liquidity second, and income third.

STIP Performance

- STIP performance is compared to the Federal Reserve US Treasury Constant Maturity 1 Month Index and generally has tracked closely.
- The yield from securities is the biggest factor in performance in STIP.



How to Get Access to STIP

- Go to our website at:

<https://investmentmt.com/STIP/STIP-Participation-Agreements>

Adopt the:

1. STIP Resolution,
2. Exhibit A (STIP Participation Information Sheet), and
3. Exhibit B (EFT Authorization Form).

Return to boi_stip@mt.gov

Questions?

Call Jessilynn Salois at (406)444-0003.

MONTANA

BOARD OF INVESTMENTS



Montana Housing Assistance Programs

- ❖ Low fixed-rate financing for up to 20 years. Up to 30 for ROC/MOC.
- ❖ Online applications.
- ❖ Fast turnaround.
- ❖ Experienced staff ready to help your community and project succeed!

Montana Board of Investments
2401 Colonial Drive, 3rd Floor
P.O. Box 200126
Helena, MT 59620-0126
Phone: (406) 444-0001
<http://www.investmentmt.com>

Bond Program

The Montana Housing Infrastructure Revolving Bond Program is designed to help local governments and housing developers lower the cost of infrastructure development.

- ☑ Funds may be used to expand or extend water, wastewater, storm water, street, road, curb, gutter, and sidewalk infrastructure to serve new or rehabilitated residential development.
- ☑ Local governments or security co-purchaser may apply online. BOI to participate in up to 50% of a local government security at a rate up to 25% of the co-purchaser's rate (exclusive of any fees).
- ☑ Program requirements:
 - Minimum gross density of 10 or 3 units per acre (depending on funding source).
 - Local government must waive or offsets all impact fees for the developer up to the amount of the security.
 - BOI bond counsel review required at borrower expense.

Program



QR Code

Loan Program

The Montana Housing Infrastructure Revolving (MHIR) Loan Program is designed to help local governments and housing developers lower the cost of infrastructure development.

- ☑ Funds may be used to cover the costs of demolition or to expand or extend water, wastewater, storm water, street, road, curb, gutter, and sidewalk infrastructure to serve new or rehabilitated residential development.
- ☑ BOI Approved Lender applies online on behalf of the local government or developer for a note not to exceed \$1 million or 50% of the project costs. Interest rate locked on reservation date.
- ☑ Program requirements:
 - Minimum gross density of 10 or 3 units per acre (depending on funding source).
 - Borrower must pay all impact fees due up to the loan amount.
 - Reservation fee 0.25% of BOI participated amount.
- ☑ MHIR Loan Program Rate Sheet posted weekly on BOI website.

Program



QR Code

Linked Deposit

The Linked Deposit Program will help housing developers and Approved Lenders lower interest rates during the construction period of a housing development.

- ☑ BOI and Approved Lender will open a fully collateralized deposit per 17-6-102, MCA. Deposit amount will rely on credit quality and affordability of the project.
- ☑ Housing developer pays Federal Home Loan Bank Community Advance Straight Line Amortizing CIA 2-year rate (FHLBCA) for the construction loan.
 - Approved Lender earns first 300 bps (3%).
 - BOI earns remainder (FHLBCA - 3%).
- ☑ Maximum 24-month term.
- ☑ Program Requirements:
 - Minimum gross density of 3 or 10 units for each acre may be required.
 - Proceeds must be used for construction loan.

Bond Guarantee Program

The Bond Guarantee Program provides local governments a bond guarantee for a fee in lieu of a pledge of the issuer's revolving loan fund.

- ☑ The guarantee is for bonds used to finance projects with the minimum gross density and affordability provisions determined in the Bond and Loan Programs described in this brochure.
- ☑ The guarantee is in the form of a loan to the bond issuer equal to the bond's reserve fund deficiency, not to exceed 10% of the MHIR Loan Fund Account per bond.

May not be combined with other BOI programs.

Roc/Moc

The Resident-Owned Cooperative/Multifamily-Owned Cooperative Loan Program provides financing options for cooperative members to purchase or refinance the land of mobile home parks or the multifamily residential buildings where they reside as their primary residence.

- ☑ Approved Lender submits application requesting BOI participation in up to 90% of the loan.
- ☑ Maximum 30-year term.
- ☑ Interest rate posted online and determined by loan term.
- ☑ % of tenant-occupied homes not to exceed 35%.
- ☑ Reservation fee 0.25% of BOI participation amount. Funds may be reserved for up to one year.
- ☑ Borrower must partner with a technical assistance provider and property manager for the loan term.

Program



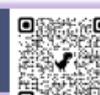
QR Code

Program



QR Code

Program



QR Code



Questions?

www.investmentmt.gov

406-444-0001

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**MONTANA
WATERS**
Clearly Connected.



WESTERN MONTANA
**Conservation
Commission**

**“Lessons Learned”
Stormwater and Septic Leachate
Toxics Reduction**

**EPA Grant Program
March 23rd, 2026**

Who is WMCC?



WESTERN MONTANA
**Conservation
Commission**

ESTABLISHED

July 1, 2023

MISSION

Water quality protection +
AIS mitigation & prevention

WHERE WE SERVE



EPA Funds Competitive Subaward Grant Programs

\$2.2 Million

Showcase Green Stormwater Infrastructure
Projects designed to mitigate pollution and reduce runoff while highlighting co-benefits.

\$400,000

Wastewater Connectivity Upgrades

Projects that benefit local water quality by replacing septic systems or connecting to sewer systems.

\$250,000

Residential Septic System Education and Maintenance

Develop or expand residential septic maintenance programs that provide cost-share, outreach, and programming on water quality.

\$245,000

Community Green Stormwater Infrastructure

Regional GSI program development such as rain gardens or rain barrel programs.

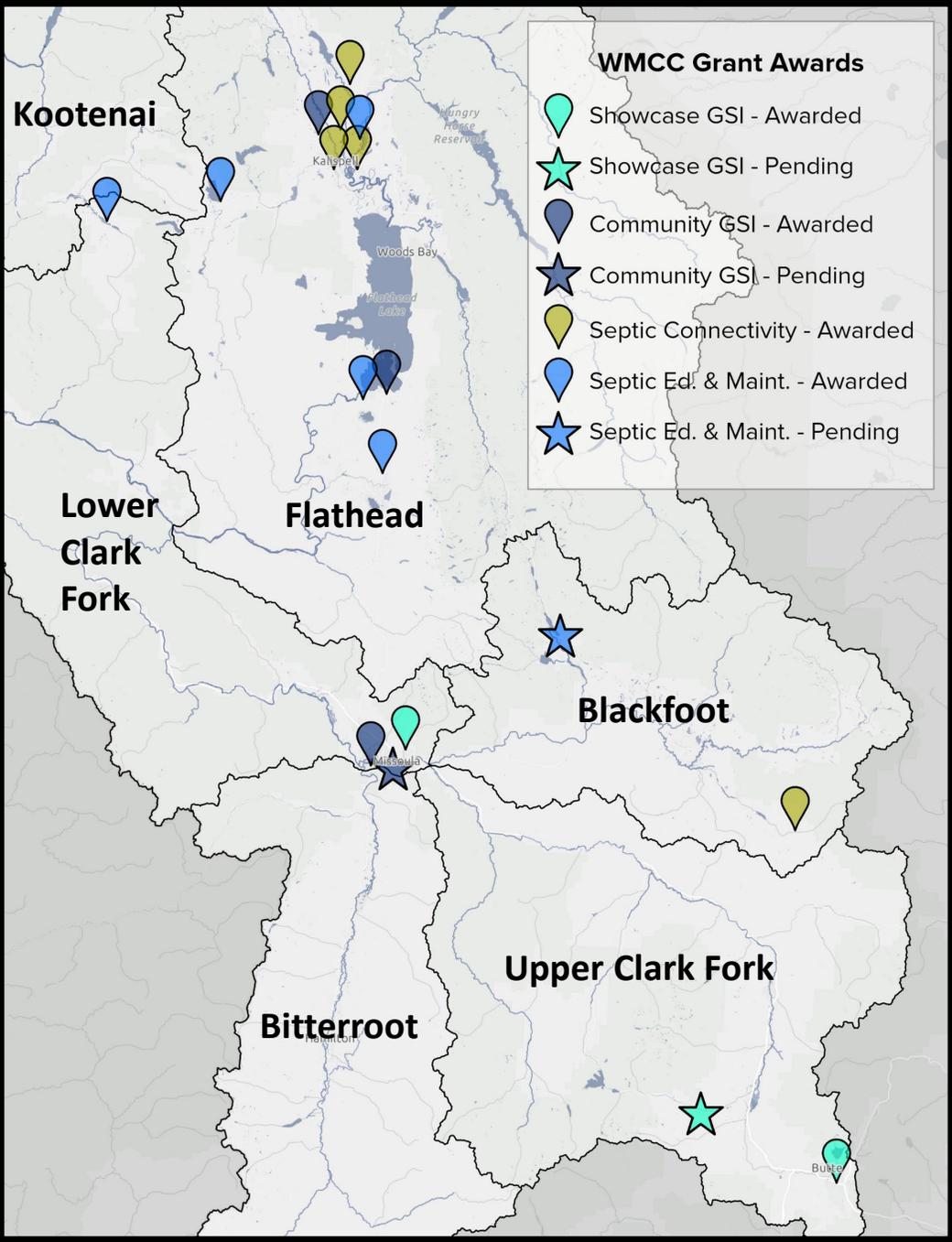
More requests than funding

**EPA Grant
Competitive
Subawards**



WESTERN MONTANA
**Conservation
Commission**

Community Engagement through Grant Programs



- WMCC Serves all of Western Montana’s watersheds
- 18 grants in 9 different communities
 - Showcase GSI –3 projects
 - Community GSI – 3 projects, 1 pending
 - Septic Education and Maintenance – 6 programs
 - Septic Connectivity/Tanks Replacement – 5 projects

Green Stormwater Infrastructure Partners



CITY OF
MISSOULA

CITY OF
KALISPELL



Anaconda School District #10
Home of the Copperheads



missoula
public
library



FLATHEAD
CONSERVATION DISTRICT
Locally-led Conservation Since 1945



FLATHEAD
LAKERS
DEFENDERS OF THE WATERSHED



MISSOULA
COUNTY
DEPARTMENT OF
ECOLOGY & EXTENSION



RIPPLE
THE CENTER FOR EDUCATION
& ECOSYSTEM STUDIES



Water & Environmental
TECHNOLOGIES



SMELTER CITY
RECREATION COMPLEX

Septic Projects and Programs Partners



FLATHEAD
CONSERVATION DISTRICT
Locally-led Conservation Since 1945



CLAKE COUNTY
CONSERVATION DISTRICT



Evergreen
Water & Sewer
DISTRICT 1



MONTANA DEPARTMENT OF
COMMERCE



Thompson Chain of Lakes
STEWARDSHIP COALITION



LITTLE BITTERROOT LAKE ASSOCIATION



NORTH POWELL
CONSERVATION DISTRICT



FLATHEAD
LAKERS
DEFENDERS OF THE WATERSHED



MONTANA
DNRC



Clearwater Resource Council



NeighborWorks
MONTANA



DEQ
MONTANA



EPA

WMCC Grant Program Strengths

Through our collective work, we hope to find success by,

- 1** Focusing on local partner building.
- 2** Creating simpler processes for partners with limited capacity to manage compliance for federal grant funds, making funds more accessible for small communities with septic and stormwater issues.
- 3** Consistent communication and support for sub-awardees that includes program management resources and check-ins.

WMCC Lessons Learned

In rolling out our programs we have noticed,

1

Limited regional knowledge of Green Stormwater Infrastructure and native plant landscaping options.

2

More requests than funding for large scale wastewater infrastructure upgrades, small communities are facing pressures from aging and inadequate infrastructure issues.

3

A need for homeowner financial assistance cost-share programs for replacing old and failing septic systems. Limited municipal capacities in rural communities, lots of aging septic systems.



Thank you!



Heidi Fleury

Grant Program Specialist



Krista Lammers

Grant Administrative Specialist



Kristen Jordan

Grant Program Specialist



Casey Lewis

Executive Director



Emilie Henry

Program Coordinator



Michelle Barton

Program Coordinator



Stephanie Murphy

Communications Coordinator



Olivia Galluzzo

Big Sky Watershed Corps Member

Contact Us:

DNRCARDDWMCC@mt.gov

**Resources &
Grant Management Info**

westernMTwaters.com

Outreach Materials

MontanaWaters.com



WESTERN MONTANA
**Conservation
Commission**



March 2026 Update

ARPA



Working Together to Finish Strong



DNRC ARPA Program AWARDS

TOTAL AWARDS

442

Grant
Awards

\$405

Million
In Awards

ARPA Deadline December 31, 2025

March 31, 2026

- Match Met
- Final Reimbursement
- Final Report
- Closeout and Submittal Docs

AS OF March 20, 2026

Completed Grants: 366

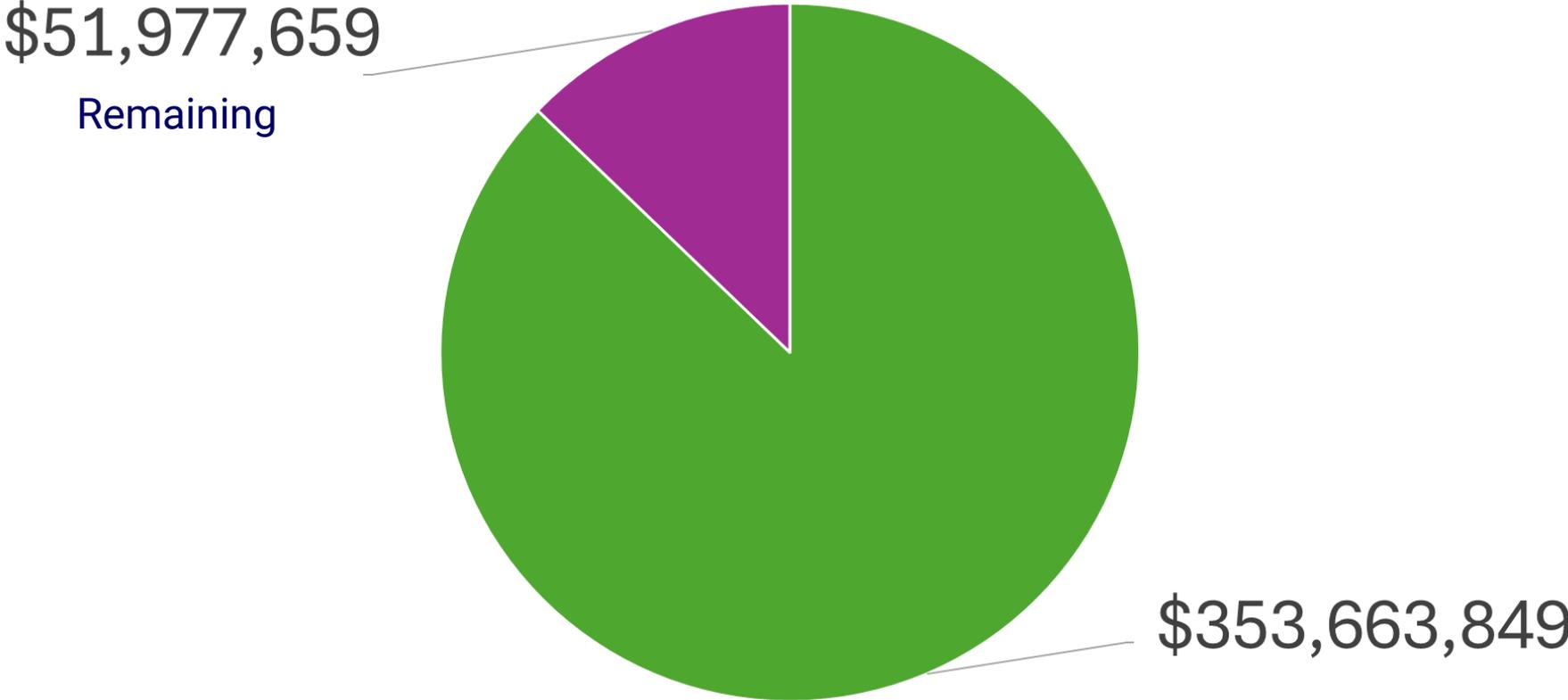
Active Grants: 76

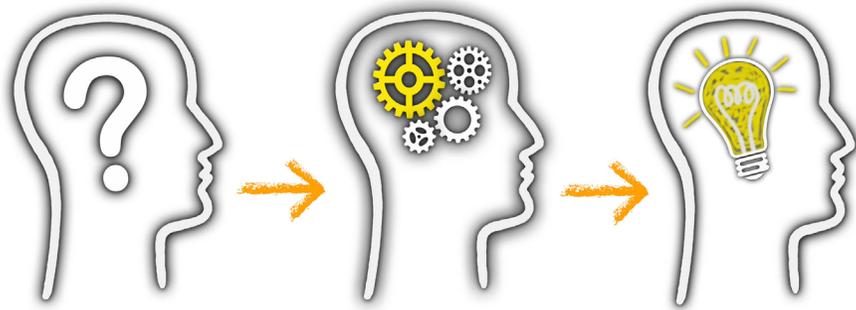
ARPA Local Fiscal
Recovery Funds
have different
requirements.



DNRC ARPA Program DOLLARS

February 2026





LESSONS LEARNED

Planning Documents

Community Engagement

Staffing

Records/Files

Procurement Policy

Contacts





Program Grant Manager

Grant Agreement

Match

Scope, Schedule, Budget

Project Calls

Subject Matter Experts

Single Audit



**WHAT HAVE
YOU LEARNED?**



For more information visit arpa-mtdnrc.hub.arcgis.com/pages/grant-management

Road Trip!!



SITE VISITS

2026



ARPA

Day at the Rotunda 2027





For more information visit arpa-mtdnrc.hub.arcgis.com/pages/grant-management



Libby Creek Community

Lincoln County, MT

14

HOMES

\$3,033,000

TOTAL COST

7

FUNDING SOURCES

City Water Connection + On-Site Sewer

THE PROBLEM

- Undersized, unreliable water system with aging on-site sewer
- No municipal connection at project start
- City water main lacked capacity — discovered at final design, causing 12-month delay

THE SOLUTION

- Connected to City of Libby water system
- New on-site sewer systems constructed
- Lincoln County served as external grant sponsor — the critical enabling step

KEY LESSON

- County sponsorship unlocks grant eligibility when a ROC cannot self-sponsor
- ARPA funded 45% of project cost — not replicable for future communities
- Infrastructure surprises happen even after engineering is complete — budget for contingency



Hideaway Community

Columbia Falls, Flathead County, MT

30

HOMES

~\$2,051,000

TOTAL COST

4

FUNDING SOURCES

On-Site Elevated Sand Mound System

THE PROBLEM

- 5 cluster septic systems, 35–43+ years old, at end of service life
- Shallow groundwater at 1.9 ft eliminated all conventional replacement options
- No municipal sewer connection available or feasible

THE SOLUTION

- Level 2 elevated sand mound — only viable alternative given site conditions
- Formed cooperative (2021) then established county water & sewer district (HCWSD, 2022)
- District serves as grant subrecipient and long-term infrastructure owner

KEY LESSON

- Site geology can dictate the entire engineering approach — know your groundwater depth early
- A county water & sewer district gives the community permanent institutional ownership
- An unlocatable 6th system remains a construction risk — always plan for the unknown



Morning Star Community

Kalispell, MT

41

HOMES

\$2,838,415

TOTAL COST

12

FUNDING SOURCES

City of Kalispell Sewer Connection via Annexation

THE PROBLEM

- 21 cluster septic systems installed in 1973 — over 50 years old
- No room for replacement drain fields on fully developed site
- <0.5 mile from Stillwater–Flathead confluence; direct pollution pathway to Flathead Lake

THE SOLUTION

- Annexed into City of Kalispell (2022) to enable city sewer connection
- Abandoned 21 failing systems; new collection infrastructure for all 41 homes
- ROC formed 2018 — 8 years of community organizing before construction began

KEY LESSON

- Annexation converts an ineligible private community into a city-served utility customer — and opens major funding programs
- 12 funding sources = 12 applications, compliance frameworks, and reporting timelines
- Even a small federal grant (\$80K EPA/CRBRP) triggers Davis-Bacon and Buy America across the entire project



Green Acres Cooperative

Kalispell, MT (1721 S Woodland Dr)

32

HOMES

\$1,197,886

TOTAL COST

5

FUNDING SOURCES

City of Kalispell Sewer Connection — Neighbor to Morning Star

THE PROBLEM

- Wastewater infrastructure built 1967–1968 (57+ years old)
- Drain fields failed in 2012; converted to temporary SDG system — stopgap, not a fix
- Orangeburg pipe service lines actively failing; site within Morning Star’s drinking water well isolation zone

THE SOLUTION

- Extended City of Kalispell sewer mains to connect all 32 homes
- Abandoned 1 septic system and 5 tank-SDG systems
- Resident-owned cooperative since 2010 — direct grant subrecipient, no sponsor needed

KEY LESSON

- 15 years of cooperative ownership gives credibility and competitive advantage in grant applications
- Interim fixes buy time but not permanence — the permanent capital project still must be done
- Proximity to a neighbor’s drinking water source strengthens EPA/CRBRP environmental justification

W²ASACT INFRASTRUCTURE CLINICS

BILLINGS CONVENTION CENTER | 1223 Mallowney Ln | Billings, MT |
MARCH 23, 2026 | 3:00 – 5:00 PM – Parlor Rooms

AGENDA

Welcome and Orientation (Moderator) – 10 minutes

- Review objectives, roles, ground rules

Community Presentation – 10 – 15 minutes

- Local representatives and their engineer describe:
 - Existing system and problem.
 - Drivers (compliance, growth, resilience, affordability).
 - Alternatives considered or questions needing technical input.
 - Funding needs and constraints (e.g., rate sensitivity, debt limits).

Clarifying Questions (Funding/Technical Assistance Panel) – 5 – 10 minutes

- Short, clarifying questions for the Community.

Panel Round-Robin (Funding/Technical Assistance Panel) – 15 – 20 minutes per Panelist

- Each Panelists focuses on:
 - Potential technical approaches or design paths (e.g., consolidation options, treatment alternatives, phased projects).
 - Program(s) that may fit, including rough eligibility and strengths/limitations.
 - Opportunity for Community to ask questions.

Integrated Options & Next Steps (Moderator) 10 minutes

- Moderator summarizes 2–3 feasible technical pathways and related funding strategies, with rough sequencing (planning → design → construction, possible braiding of funds).
- Community and engineer may respond: which pathway is most realistic, what internal steps they must take, and what support they still need.