

Capital Financing Program

- For any legally authorized project or improvement
- Market interest rate
- Must show ability to repay
- All expenses of the sale are passed on to the borrower

CFP Disaster Program

- Must have a Presidential Public Disaster Declaration or a Gubernatorial Executive Order or proclamation of a state disaster or emergency
- Variable interest rate
- Term up to 5 years
- Borrower must pay bond counsel fees

Industrial Development Bond Program

- Must be a small issue manufacturer as defined by IRS
- Must meet capital spending requirement
- Market interest rate
- Limit \$2MM per project

State Revolving Fund (SRF)

- Available for Clean Water and Drinking Water eligible projects
- Must be on the Priority List
- 2% Interest Rate
- Term up to 30 years or the useful life
- Only closing cost is bond counsel fee
- Borrower only pays interest on loan as funds are drawn
- Can be used as co-funding for other state & federal programs