EPA’s Integrated Municipal Stormwater and Wastewater Planning Approach Framework helps municipalities meet clean water goals while prioritizing infrastructure investments with the greatest water quality improvements and community benefits. The Framework lays out a comprehensive, yet flexible planning process based on a set of overarching principles. EPA created a series of fact sheets—including this one—to inform municipalities interested in integrated planning.

After developing and finalizing an integrated plan, a municipality will likely need to make a significant financial investment to complete the planned projects on schedule. This fact sheet provides basic guidance on determining the total cost of plan implementation and finding funding sources.

**Identify and budget for full infrastructure project costs.**
A municipality must be able to finance the infrastructure investments needed to meet the Clean Water Act, other requirements, and serve residents. A comprehensive integrated plan budget should include all life cycle capital costs (i.e., labor, equipment, and materials) as well as long-term operations and maintenance.

**Assess options for funding integrated plan projects.**
Wastewater and stormwater capital projects are often financed from enterprise funds derived from sewer or stormwater utility fees or tax revenues. Through the financial capabilities analysis process (see EPA’s Determining Requirements and Drivers fact sheet for more information), a municipality can identify a more affordable schedule for system improvements—that is, a way to increase fees more gradually than it might need to under a traditional planning approach.

**Federal and state grants and low-interest loans** can also be used to fund infrastructure projects. Grant and loan program eligibilities vary, but integrated planning supports many current EPA grant and loan priorities, such as improving water quality, support for underserved communities, and resiliency. For example, the Water Infrastructure Finance and Innovation Act loan program supports projects that protect communities against extreme weather events and prioritize projects that serve underserved communities with water resource challenges.

**Columbia, Missouri**
Columbia’s *Wastewater and Stormwater Integrated Management Plan* included a budget of $1.04 billion: 78 percent for wastewater improvements and 22 percent for stormwater improvements.

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“...we don’t have to worry about double-digit rate increases that we were looking at [before integrated planning].”

—John Newsome, Administrator, Columbus, Ohio, Division of Sewerage and Drainage
Municipalities should identify potential funding sources during plan development and if a plan will use grant or loan funding, it should be written to meet the requirements for those grants or loans (see EPA’s Getting Started fact sheet). Different funding mechanisms can be coordinated to ensure that projects recommended in the plan are implemented affordably.

Below is a list of EPA and other federal programs that can fund grants or loans for projects that may be included in an integrated plan.

Visit program websites for more information, including eligibility details. Search for more opportunities at EPA’s [Clearinghouse for Environmental Finance](https://www.epa.gov/clearinghouse-environmental-finance).

**EPA grants**

- **Water Pollution Control (Section 106) Grant Program.** Section 106 grants provide funding to build and sustain effective water quality programs that ensure the health of our nation’s water bodies.

- **Section 319 Nonpoint Source Management Program.** States, territories, and tribes receive grant money that supports a wide variety of activities including technical assistance, financial assistance, education, training, technology transfer, demonstration projects, and monitoring to assess the success of specific nonpoint source implementation projects.

- **Urban Waters Small Grants Program.** The program helps local residents and their organizations, particularly those in underserved communities, restore their urban waters in ways that also benefit community and economic revitalization.

- **Sewer Overflow and Stormwater Reuse Municipal Grants Program.** This new program provides funding for critical stormwater infrastructure projects in communities including stormwater, green infrastructure, combined sewer overflows, and sanitary sewer overflows.

**EPA loans**

- **Clean Water State Revolving Fund (CWSRF).** The CWSRF program is a federal-state partnership that provides communities low-cost financing for a wide range of water quality infrastructure projects. Municipalities can contact their state CWSRF coordinators for more information or to apply. The Bipartisan Infrastructure Law mandates that 49 percent of CWSRF General Supplemental Funding be provided (as grants and forgivable loans) to communities that meet their states’ affordability criteria or for certain project types, consistent with the Clean Water Act.
- **Water Infrastructure Finance and Innovation Act (WIFIA).** The WIFIA program provides long-term, low-cost supplemental loans for regionally and nationally significant projects.

### Other federal grants and loans

- **U.S. Department of Agriculture:** [Water and Environmental Programs (WEP)](https://www.usda.gov/water). WEP provides funding for the construction of water and waste disposal systems in rural communities with populations of 10,000 or less. Funding opportunities include predevelopment planning grants and water and waste disposal loans and grants.

- **Federal Emergency Management Agency:** [Building Resilient Infrastructure Communities Program (BRIC)](https://www.fema.gov). BRIC uses grant funding to support states, local communities, tribes, and territories as they undertake hazard mitigation projects, reducing the risks they face from disasters and natural hazards. The program can fund hazard mitigation planning and planning related activities.

- **Federal Emergency Management Agency:** [Hazard Mitigation Grant Program and Pre-Disaster Mitigation Grant Program](https://www.fema.gov). These programs provide funding for mitigation measures that reduce disaster losses, including projects incorporating green infrastructure solutions.

- **U.S. Department of Transportation (USDOT):** [Rebuilding American Infrastructure with Sustainability and Equity (RAISE) grant program](https://www.ops.fhwa.dot.gov/raise/). The RAISE program allows USDOT to invest in road, rail, transit, and port projects that would be more difficult to support through traditional USDOT programs, such as projects with green infrastructure elements.

- **Rural Community Assistance Partnership (RCAP) Revolving Loan Fund.** The RCAP Revolving Loan Fund provides short-term financing to eligible applicants for pre-development costs associated with new water and wastewater projects.

- **U.S. Department of Agriculture Rural Development:** [Water and Waste Disposal Loan and Grant Program](https://www.rd.usda.gov). This program offers loans and grants for rural communities with populations of 10,000 or fewer to finance acquisition, construction, or improvement of sewer and stormwater collection, transmission, treatment, and disposal systems.

- **U.S. Department of the Treasury:** [American Rescue Plan Act Coronavirus State and Local Fiscal Recovery Funds](https://www.treasury.gov). These funds provide a substantial infusion of resources to help turn the tide on the pandemic, address its economic fallout, and lay the foundation for a strong and equitable recovery. They are available for making necessary investments to support vital wastewater and stormwater infrastructure.

- **Economic Development Administration:** [Fiscal Year 2020 Public Works and Economic Adjustment Assistance Program](https://www.eda.gov). The program provides investments in planning under the Administration’s Public Works program to advance economic prosperity in distressed communities.

You can also reach out to EPA’s Municipal Ombudsman to learn more about tailored technical assistance and funding options: [https://www.epa.gov/ocir/municipal-ombudsman](https://www.epa.gov/ocir/municipal-ombudsman).