

GENERAL NONPOINT SOURCE LOAN PROGRAM

The General Nonpoint Source loan program offers municipalities affordable financing and technical assistance for a variety of water quality projects.

Eligible Practices

- Stream bank stabilization
- Wetlands
- Stormwater best management practices
- Restoration of native habitat
- Source water protection practices
- Landfill closure
- Remediation of storage tanks

Eligible Applicants

Must be an owner of record or have longterm control of the property where the project is to be implemented.

SFY25 Opportunity

0% interest on first
\$500,000 borrowed

Loan Terms

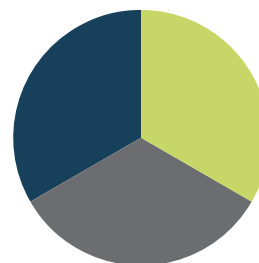
- Loans can be used to match local, state and federal grants
- Planning and Design loan at 0% can be rolled into construction loan
- Loan amount can be up to 100% of the project costs
- No minimum or maximum loan amount
- Loan terms can be up to 20 years
- No early repayment penalty



Image source: <https://www.cleanwateriowa.org/stormwater-wetlands>

Application & Project Process

1. Pre-Application Consultation
2. IUP Application
3. Review and approval
4. Design Plans and Specs
5. Bidding
6. Loan Application
7. Construction
8. Loan Disbursement
9. Loan Closeout and Repayment



State Grant
SRF GNS Loan
Local Grant

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