

Overview and Application



Applicant Name:			
Contact Person/Title:			
Street Address:			
City:		Zip Code:	
Email Address:		Phone:	

The Water Quality Financing Program (WQFP) was created to provide low interest loans for projects that enhance the quality of surface water and groundwater.

Projects include any practices designed to improve water quality. These can be improvements to point sources, practices designed to mitigate non-point source pollution, watershed protection projects and/or flood prevention projects with a water quality benefit.

Financing terms will be negotiated on a project-to-project basis.

Each application will be scored in three categories:

- | | |
|--------------------------|-----|
| 1. Financial Feasibility | 35% |
| 2. Project Collaboration | 30% |
| 3. Water Quality Benefit | 35% |

Application Length: No more than 15 pages (*including these two pages*)

Application Submission: WaterQuality@IowaFinance.com

For questions, call Aaron Smith at (515) 452-0461 or email WaterQuality@IowaFinance.com.

Please write a **brief** description of the project (2-5 sentences):



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On the following pages, please provide information describing the financial feasibility of your project, the parties involved in your project and the water quality benefit expected from the project. Applications are limited to 15 pages (including these two pages).

Submit completed applications to WaterQuality@IowaFinance.com.

1. **Financial Feasibility.** Items to include under this section include, but are not limited to:

- a. Experience of the eligible entity in financial management.
- b. A detailed project budget showing all sources of funds as well as expected project costs. This would include information on whether other funding has been received, applied for, or just identified.
- c. A project timeline, including information on the development of plans and specifications for the project, needed approvals and permits, and project construction start and completion dates.
- d. A maintenance plan for the project, including information on the likely useful life of the project, the party or parties responsible for maintaining the project, the cost of maintenance, and how those costs will be paid.
- e. The source(s) of funds for loan repayment.

2. **Project Collaboration.** Items to include under this section include, but are not limited to:

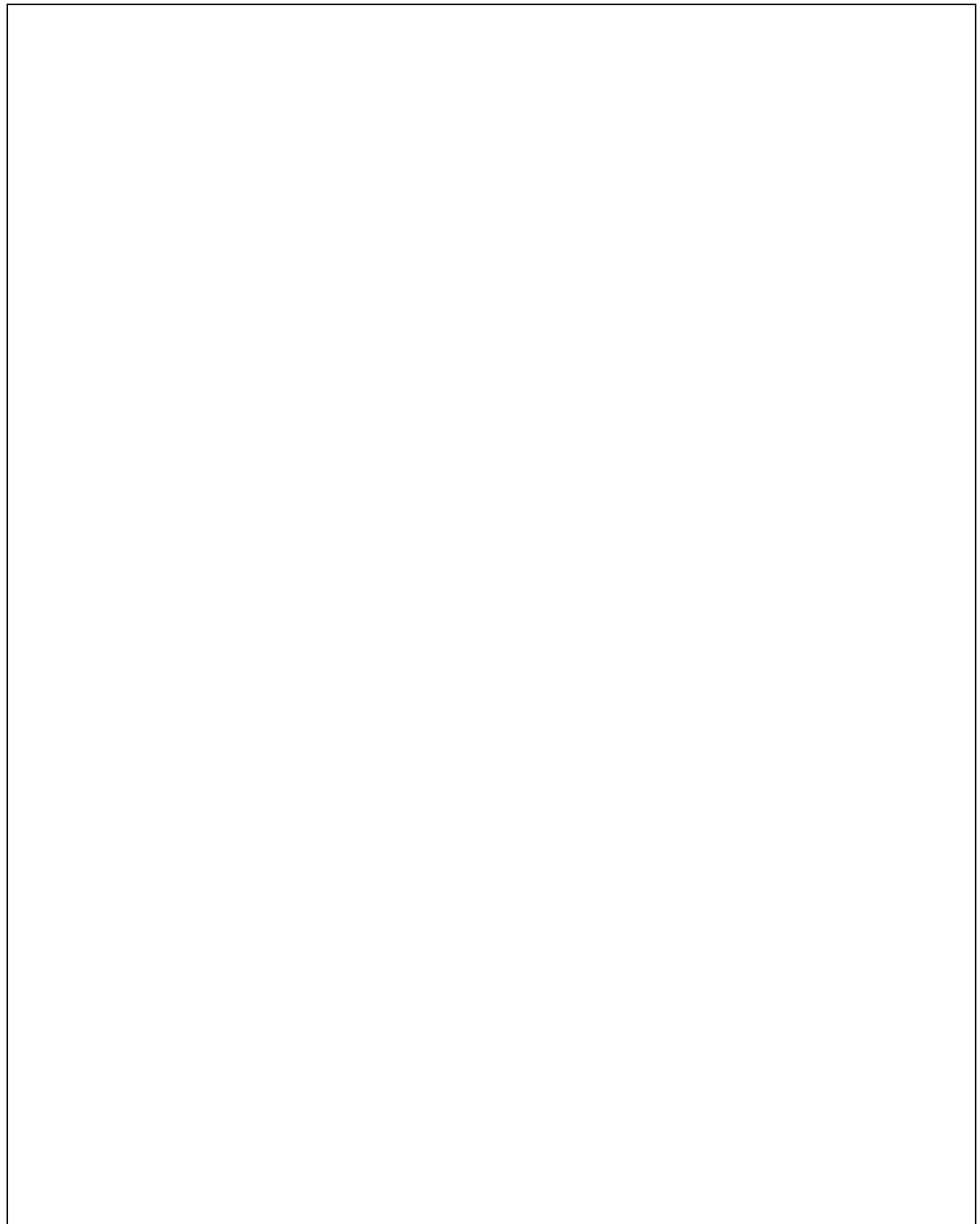
- a. A description of all parties involved in the project, including the roles, responsibilities, qualifications, and experience of each party.
- b. A description of any formal agreements among the parties and the status of those agreements.
- c. A statement of the financial commitments of each party in the entity with respect to the project, including contributions of cash, gifts, or loans.
- d. A description of whether the project is part of a larger coordinated effort to improve water quality.

3. **Water Quality Benefit.** Items to include under this section include, but are not limited to:

- a. The identification of the specific watershed where the project will be located.
- b. Whether a comprehensive watershed plan has been completed and water quality impairments have been identified for the watershed.
- c. Whether the goals of the project are targeted to impact the identified impairments in the watershed, including a description of methods used to determine practices and the location of practices to reach those goals.
- d. Information on how results of the project will be measured (e.g., by quantity of pollution being reduced or the percentage of pollution being reduced).
- e. A description of how the project will use practices identified in the Iowa nutrient reduction strategy.

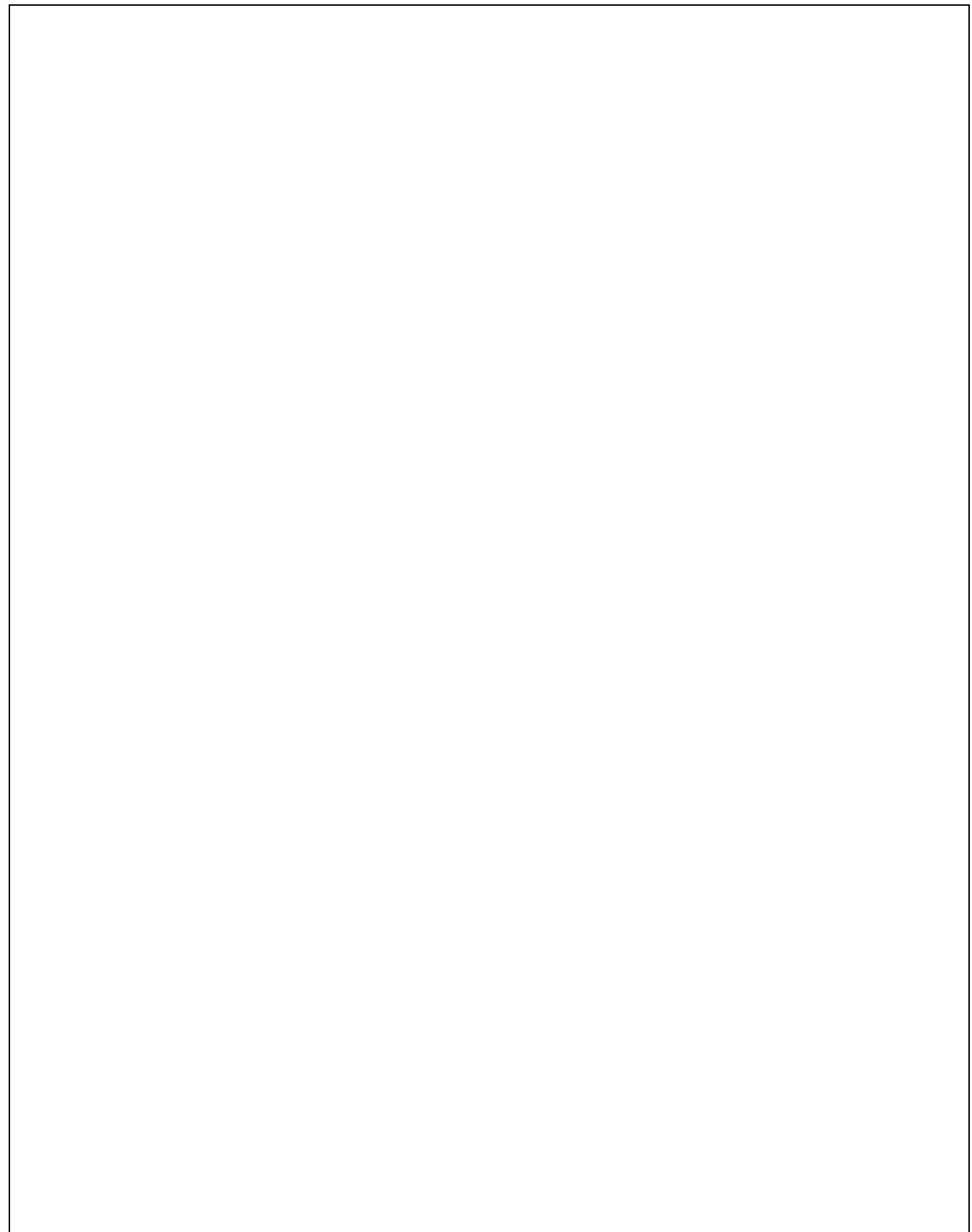
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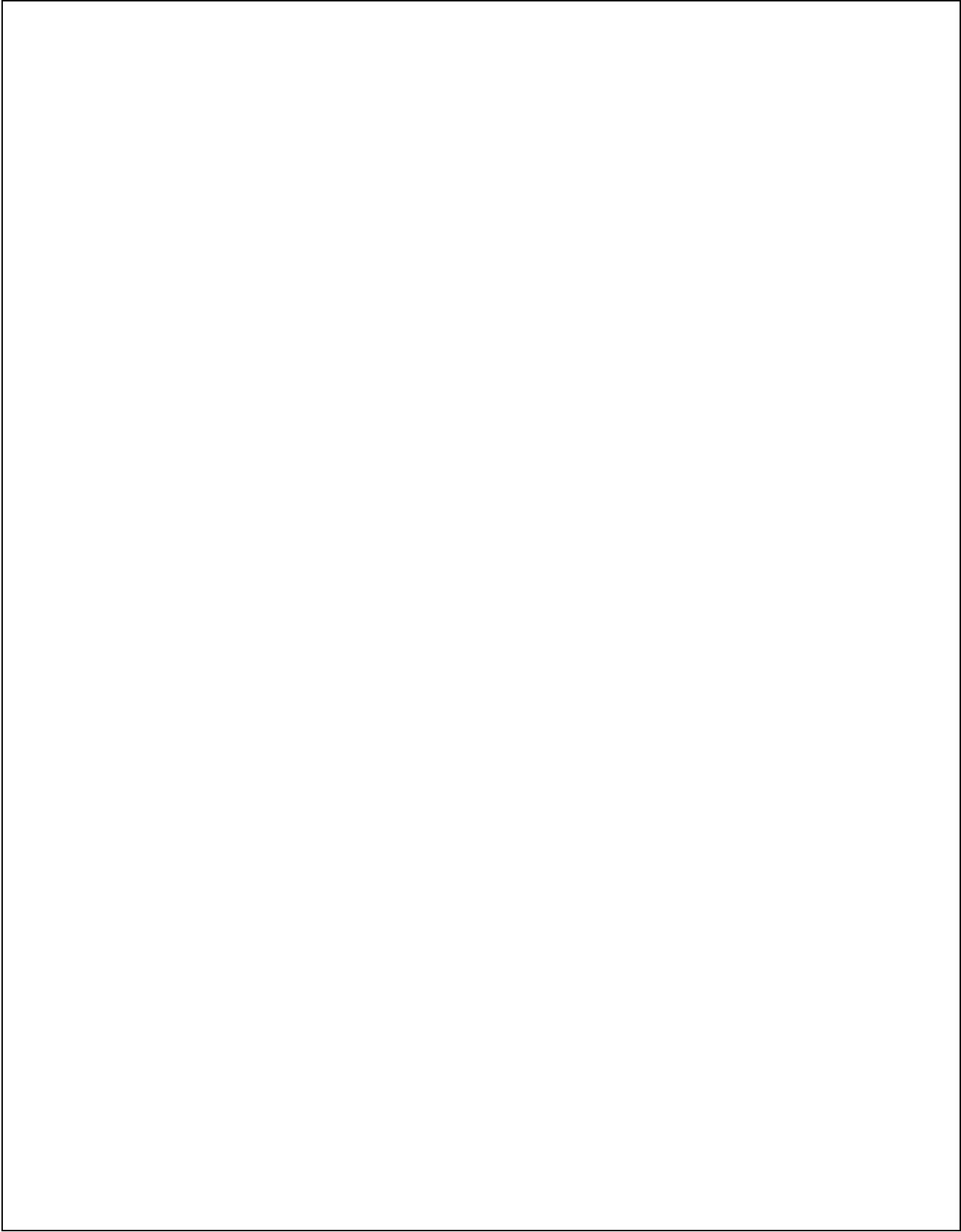
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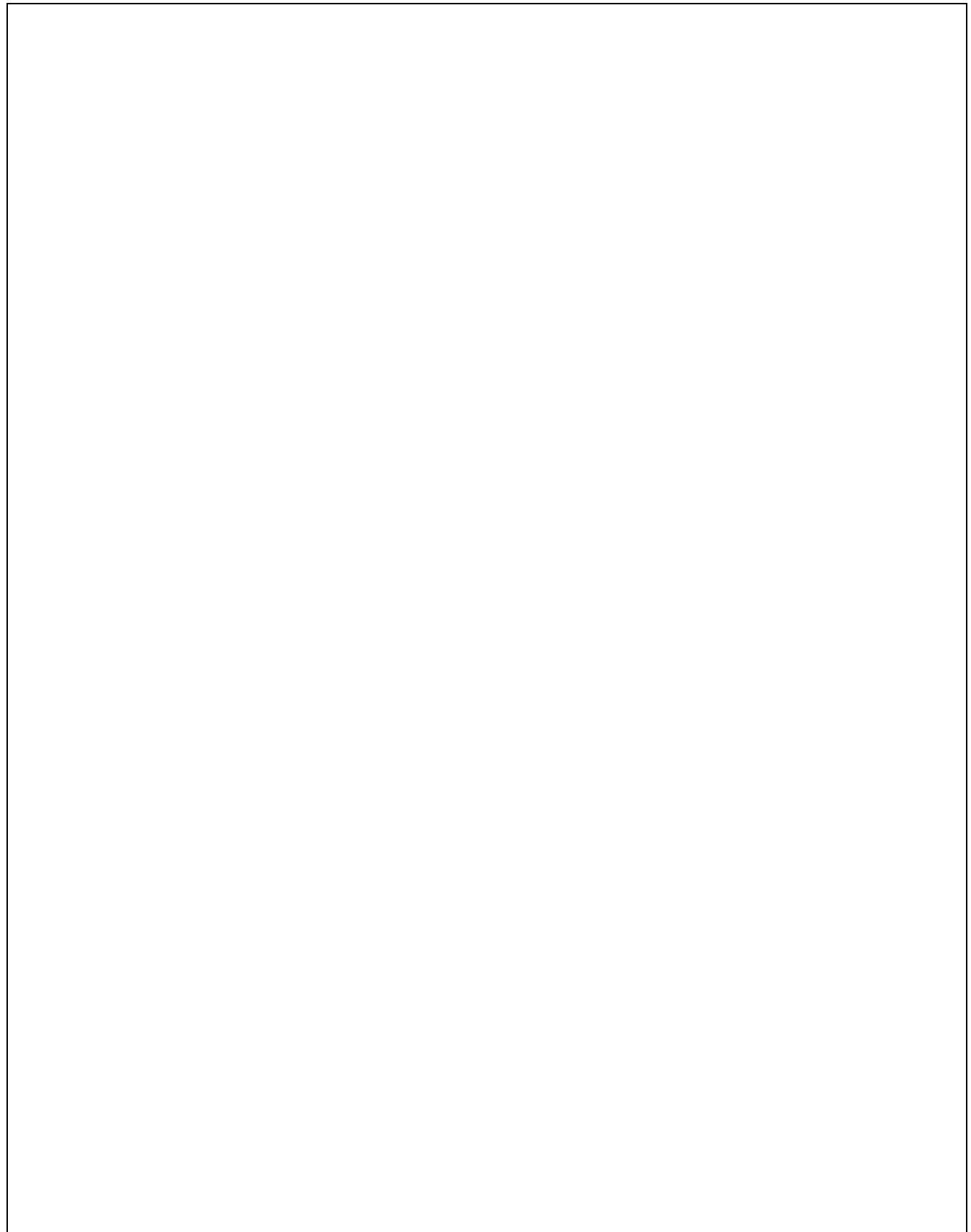
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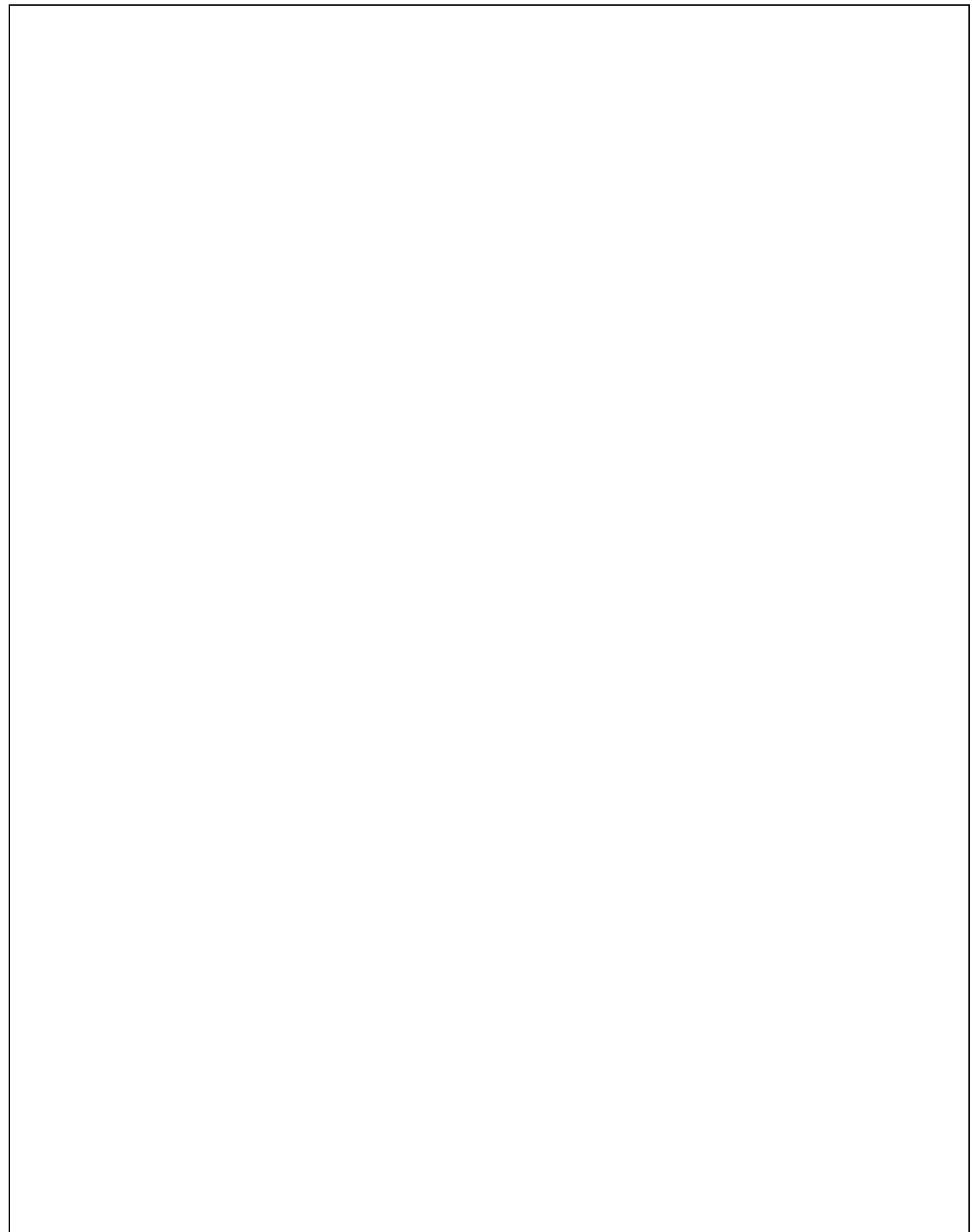
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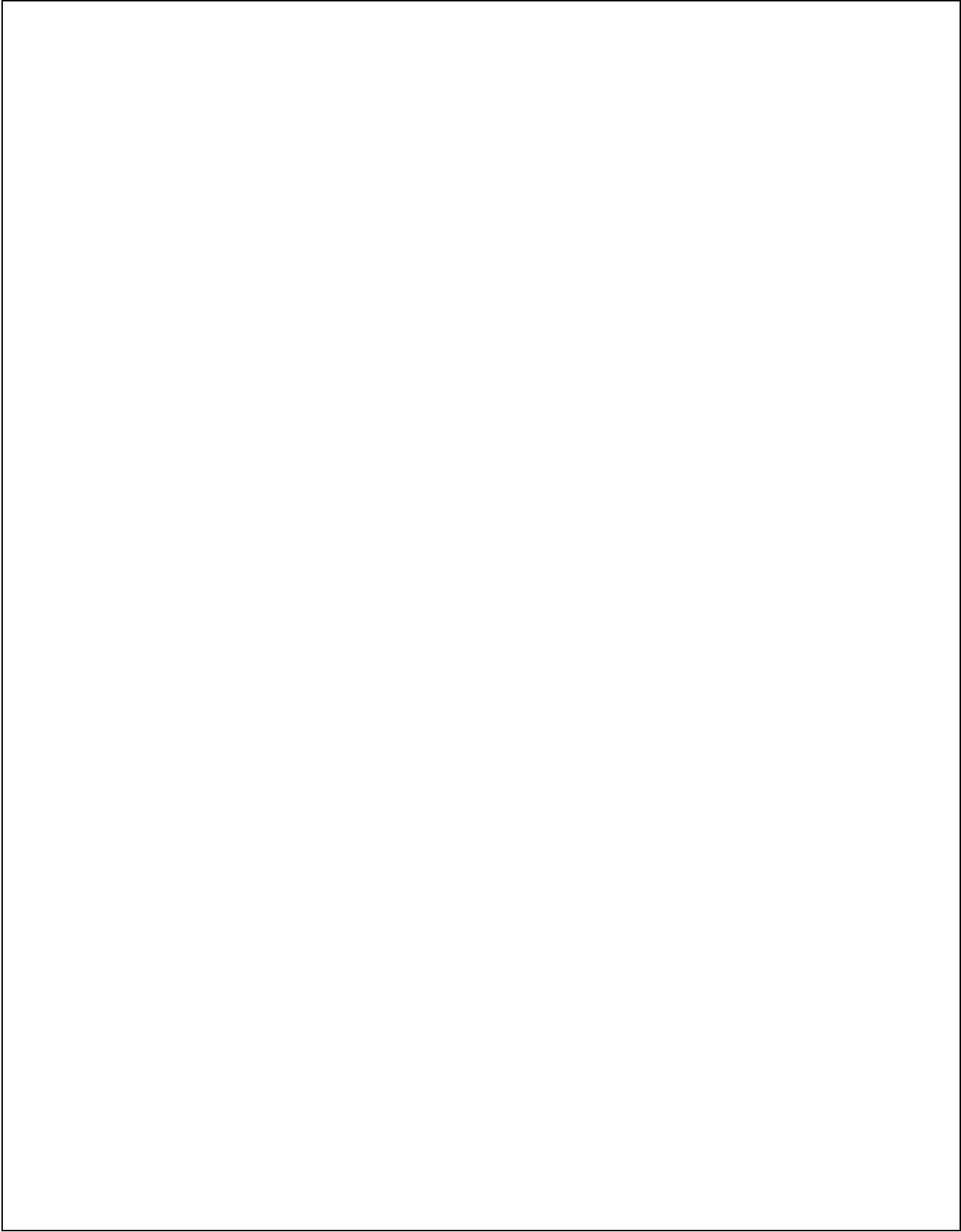
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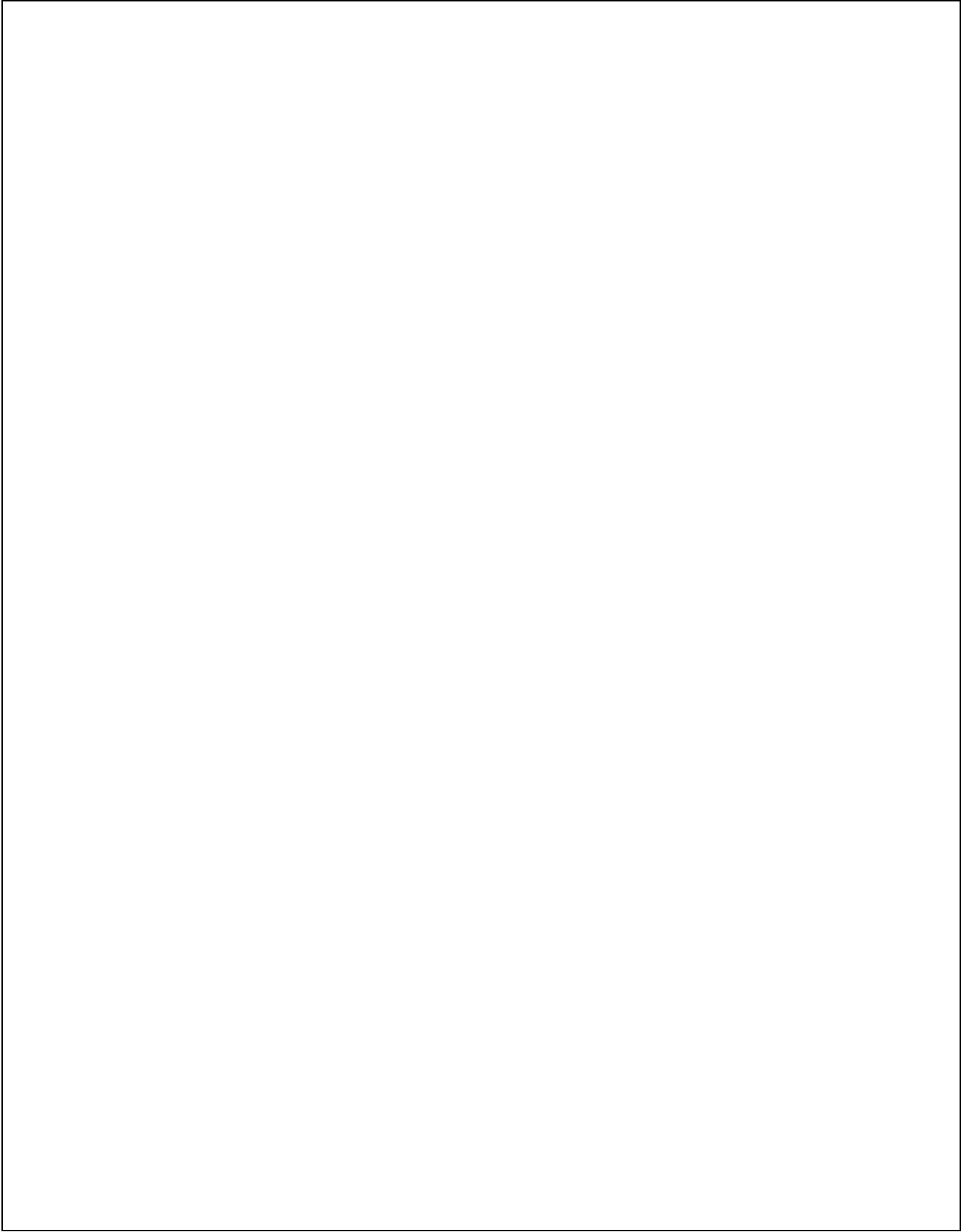
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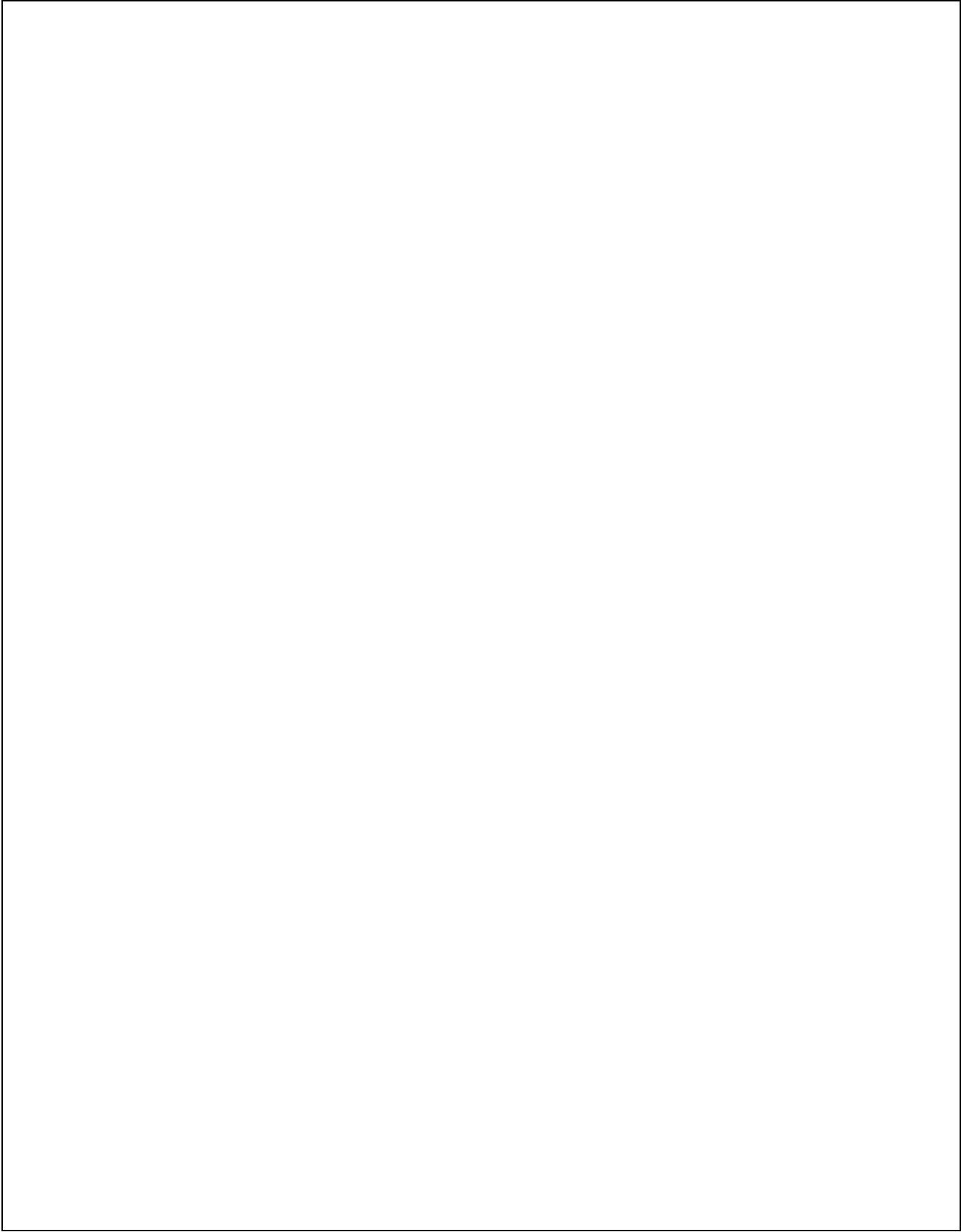
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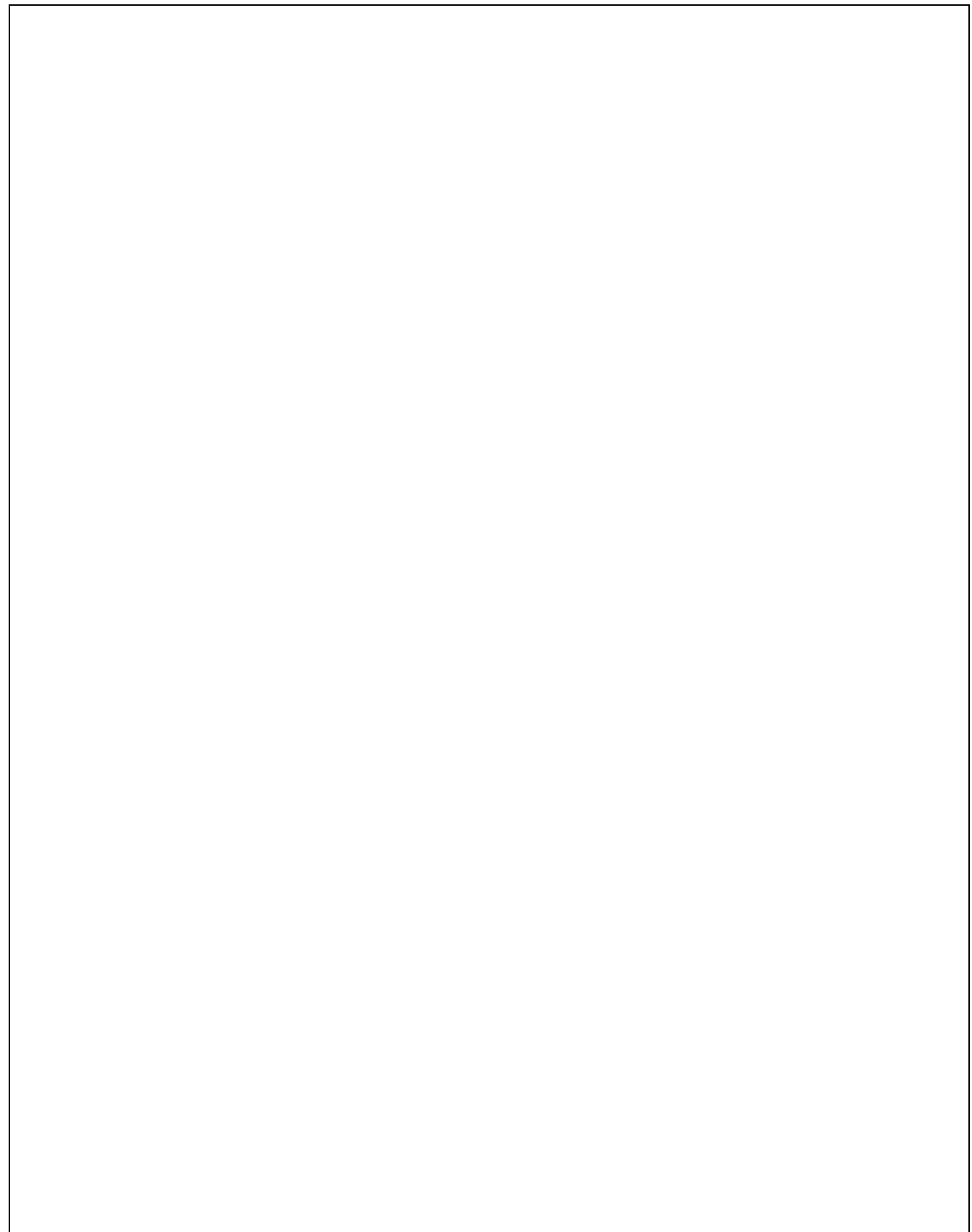
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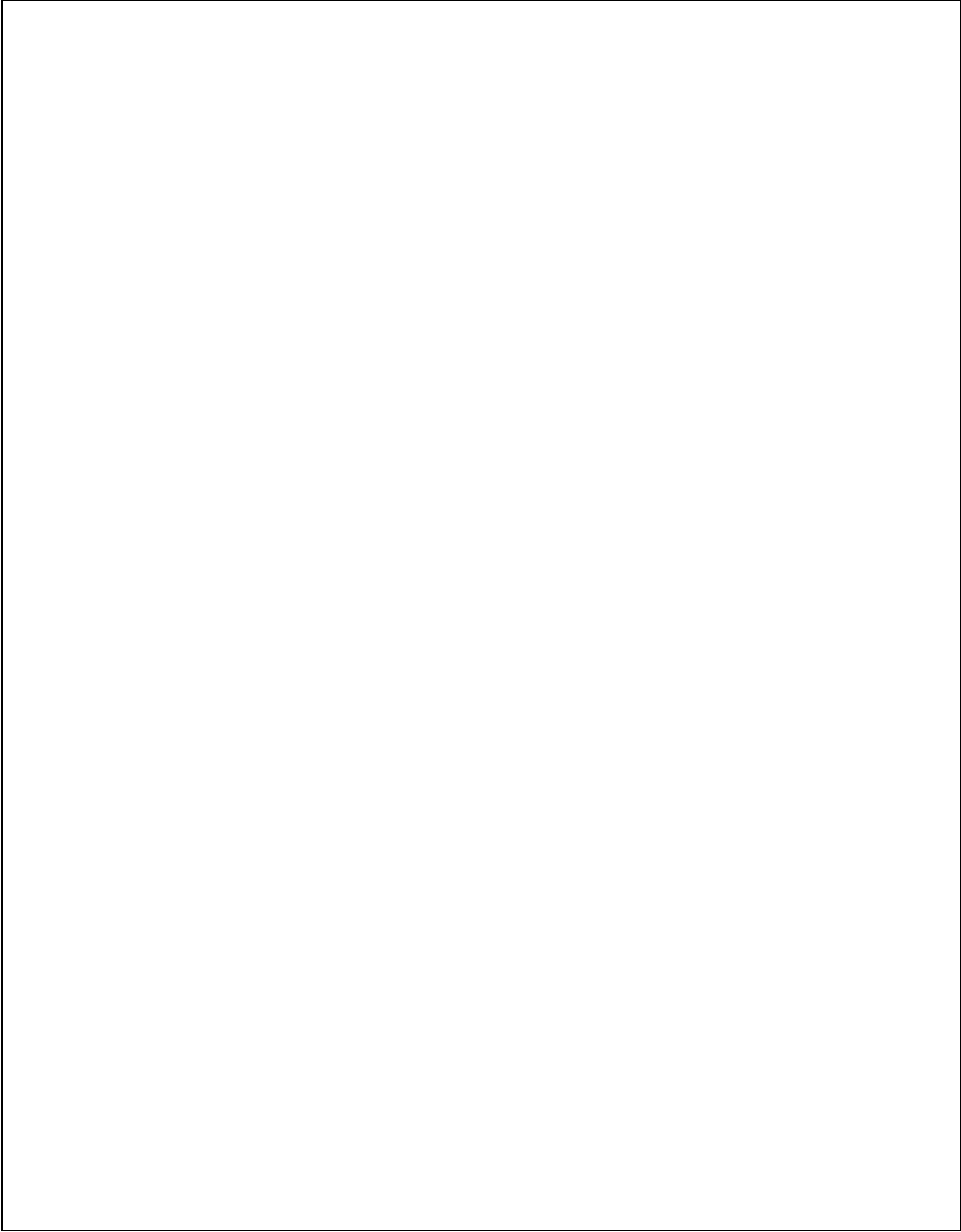
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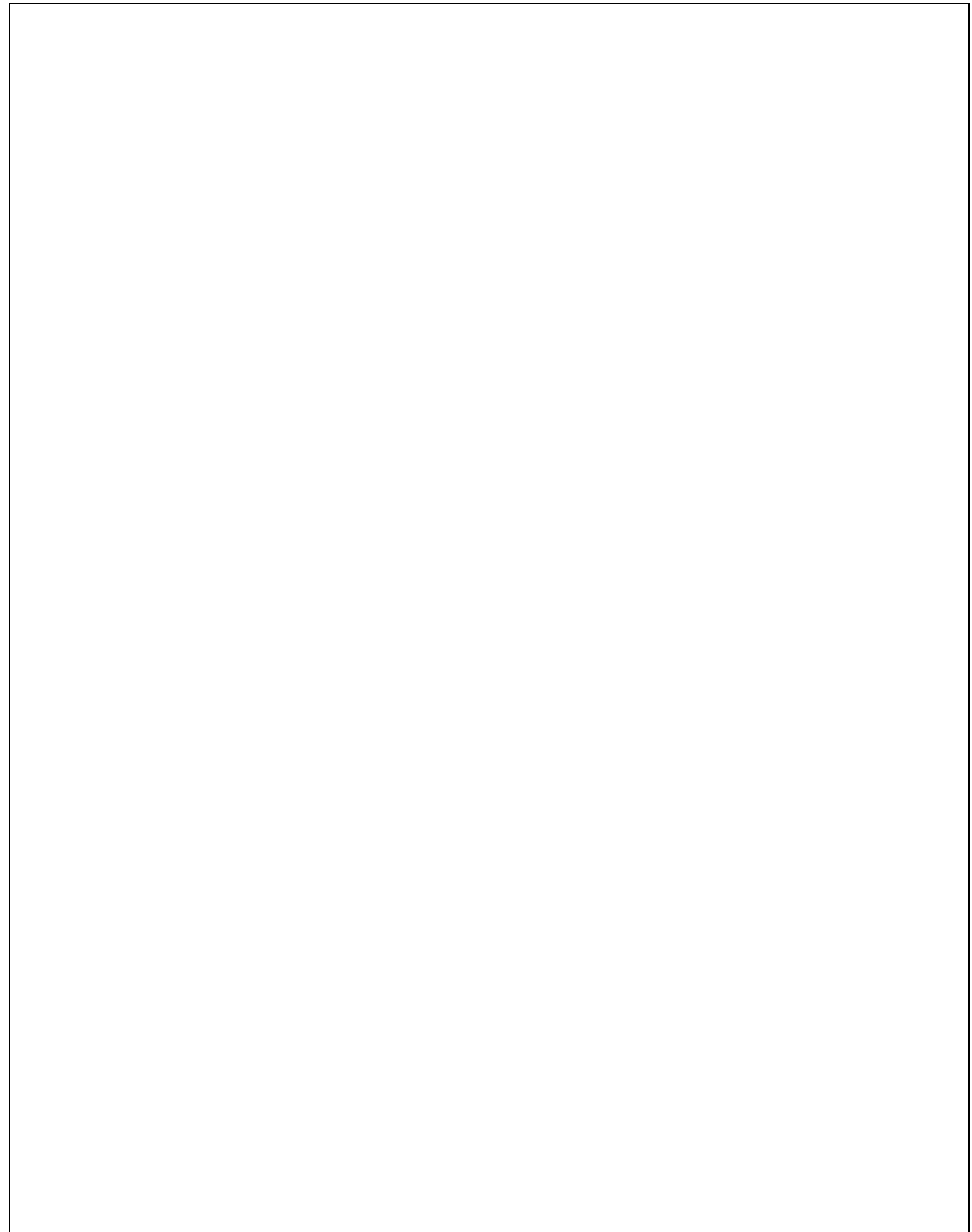
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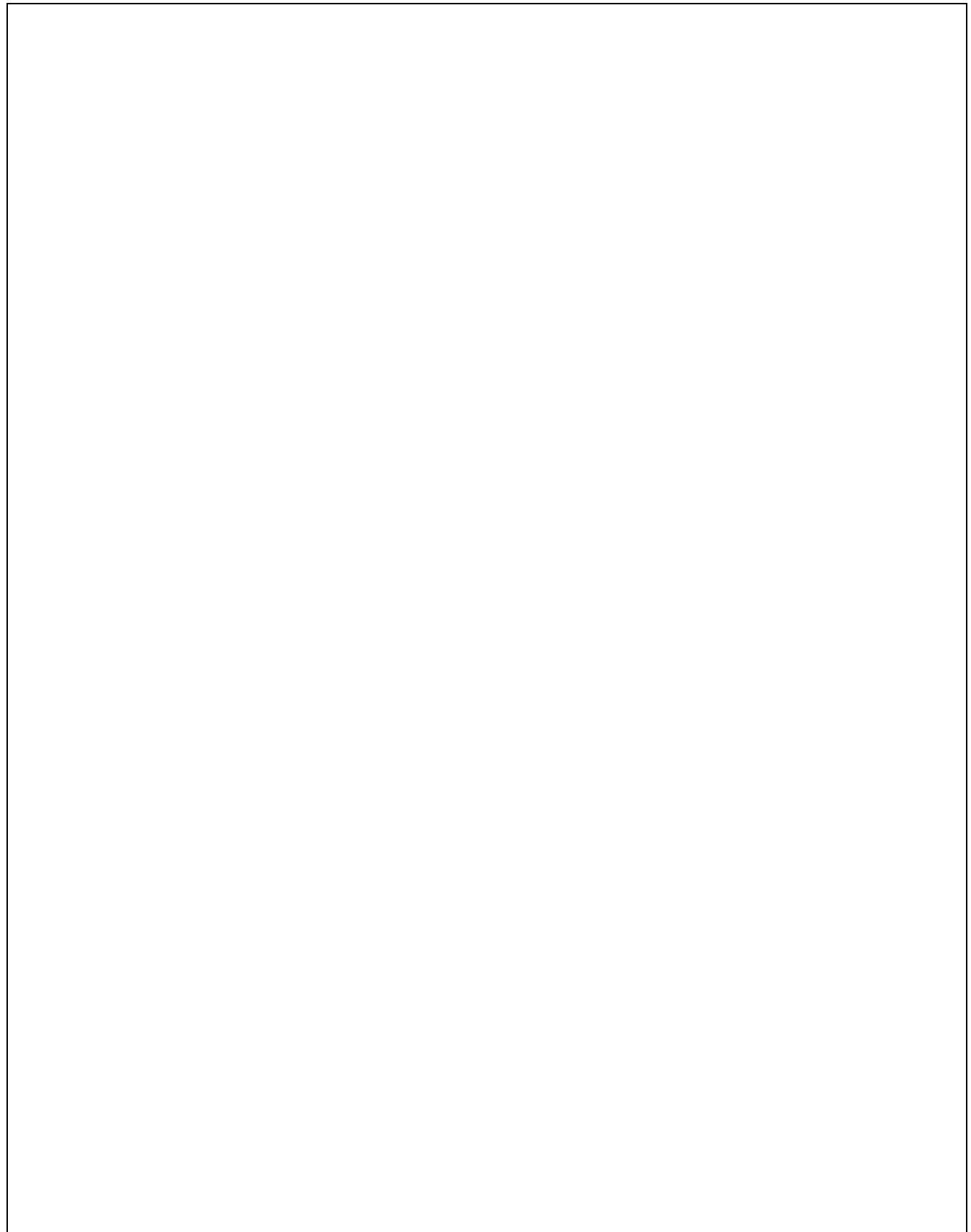
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