



Building rural climate resilience

The role of Minnesota state agencies



Institute for
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INTRODUCTION

As climate impacts worsen across Minnesota and the United States, all communities—rural and urban—need the financial and technical tools necessary to adapt to these changes. Yet, rural cities and counties continue to be under-resourced, with limited funding and capacity to engage in climate planning. State government program offerings can help close this gap, but they are often underutilized.

The Fourth National Climate Assessment, released by 13 federal agencies in November 2018, acknowledges the “climate gap” that exists in rural communities. This gap is defined as “disproportionate and unequal impacts of climate change and extreme climate events” in rural areas of the country.

There are many reasons that rural communities experience increased impacts from climate change. In 2017, the rural poverty rate was 16.4 percent compared to 12.9 percent in urban areas. Rural households have lower incomes and older housing stock on average. This means rural residents often spend a larger percentage of their income on energy costs and often use more energy to heat and cool energy-inefficient spaces. As heating and cooling needs increase in the face of more extreme temperatures, rural communities will suffer the brunt of this burden.

Rural communities are also more closely tied to natural resource-based economies than urban communities. These industries (including agriculture, forestry and fishing) will become less predictable in the face of more frequent extreme weather events, temperature changes, droughts and floods, wildfires and increases in weeds, diseases and pests that thrive in warmer weather. As a result, rural economies based on these industries will become less stable as climate change worsens.

Emergency preparedness is also more difficult in rural areas, where homes and businesses are further apart and public transportation is lacking. When extreme weather causes roads to become impassable, or roads experience more wear and tear due to weather fluctuations, rural residents will be heavily affected.

Despite these challenges, rural communities are at the forefront of creating the solutions necessary for a climate-friendly economy. The rural landscape is comprised of forests, farms and rangelands that can capture carbon when managed appropriately; land and resources for wind, solar and other renewable installations; and, most importantly, people and ingenuity to implement the transition to a low carbon economy. The unique role rural areas and people play in climate mitigation, as well as the urgency they face in adapting to climate change, make it especially critical for state resources to support rural communities in climate planning.

Minnesota state agencies have this capacity. State-run financial and technical resources exist to support individuals, communities and businesses in local climate adaptation. Unfortunately, these resources are often overlooked, underutilized or misunderstood, which limits the effectiveness of the programs and compromises the ability for Minnesotans to build more resilient communities and economies.

As a new administration takes power in 2019, state agencies should devote more time and resources to dialogue with rural residents and program outreach and support. This report takes a first step towards this goal by outlining some of the state’s major program offerings that could benefit rural communities.

BACKGROUND

Since 2014, the Institute for Agriculture and Trade Policy and the Jefferson Center have partnered to host Rural Climate Dialogues throughout Minnesota. These Dialogues are built upon the belief that, although rural communities have a lot at stake when it comes to climate change, they are often overlooked in climate conversations, and policy tends to center on urban and suburban perspectives. In many communities, this has led to a culture of misinformation and confusion that prevents publicly supported policy from emerging.

The Rural Climate Dialogues use the Citizens Jury method for community problem solving and leadership development. This approach, which brings together a representative sample of the community to study an issue in-depth and generate a shared community response, provides a productive, educational and inclusive way to address challenges. (You can read more about the Rural Climate Dialogues at www.iatp.org/rural-climate-dialogues.)



Discussions at the 2016 Rural Climate Dialogue State Convening

After successful Dialogues in Stevens County (2014), Itasca County (2015), and Winona County (2016), we hosted a State Convening that gathered residents from the three counties and staff from ten state agencies to strategize together on next steps to meet rural communities' needs with existing state program offerings. The State Convening identified areas where change is needed, including building a State Program Navigator for local government officials, encouraging more rural-focused research on climate resilience, sharing best practices between rural communities, and creating an ongoing space for state agency staff to engage constructively with rural residents.

The research behind this report is directly driven by the State Convening's call for a State Program Navigator. There was a consensus among state agency staff and rural residents that it is difficult for rural residents to access financial and technical resources given the sheer number of available resources and a lack of program outreach and standardization. This report attempts to aggregate some of the state's major program offerings.

STATE AGENCY PROGRAM OFFERINGS

This report overviews select financial and technical resources offered by Minnesota state agencies. Program offerings highlighted in the report are housed in the following state agencies:

- Minnesota Pollution Control Agency (MPCA)
- Minnesota Department of Agriculture (MDA)
- Minnesota Department of Commerce
- Minnesota Department of Health (MDH)

- Minnesota Department of Natural Resources (DNR)
- Minnesota Department of Transportation (MnDOT)
- Minnesota Environmental Quality Board (EQB)

Given the number of state financial and technical assistance programs and resources, this report is not comprehensive. We feature 15 programs in the report's text and information for many more can be found in the report's appendix. The selection of the 15 highlighted programs was based on the following criteria:

- The selected programs include opportunities in each of the researched agencies.
- The programs have the capacity and accessibility to address needs for rural residents and communities.
- The programs support environmental, infrastructure, and/or community resilience improvements.
- The programs are stable and will continue to be supported by the state government. This includes continuous funding, explicit support for the program from the administering agency and longevity of the program.
- The programs are readily available and accessible. This includes having rolling deadlines or frequent and consistent application periods. Application material is straightforward and readily available.

- The programs were recommended by agency staff who identified their most popular, stable, and/or effective programs. In some instances, staff had data about program participation levels and used that as a guide for determining top programs. There is also data available for some programs on local government savings, health benefits, or emissions reductions, which provided another metric for state agency staff to recommend top programs.

This report can serve as an outreach opportunity for strong state program offerings. The information on the following programs is up-to-date as of December 2018.



*"There was a strong desire for communities...
to access resources presented to them
in a collected form that can be digested
as more of a menu to consider."*

—Michelle Gransee, MN Department of Commerce

PACE Case Study

Across the state of Minnesota, businesses large and small are becoming more energy efficient and investing in renewable energy. Many have met their energy goals by participating in the Minnesota Commercial Property Assessed Clean Energy (PACE) Program.

Paul Kluesner, owner and operator of Paul's Handyman Services, LLC, in Red Wing, has taken advantage of the PACE Program to install solar panels on his business. For a year, Paul investigated the feasibility of installing renewable energy to reduce energy bills.

"I had been looking at [solar] for a year and decided that now was a good time to do it and I guess the price is right. The price has gone down," Kluesner said.

The solar installer that Paul contracted knew about the PACE program and suggested it as a financing option. Intrigued, Paul looked into the program and applied for a loan in 2017.

"It was actually pretty easy. We sent an application in and they approved it in about a month. It was all done over phone and email, I never had to go up to Saint Paul or their office," Kluesner said. "They sent the application, I filled it out and sent it back. Then they do a direct deposit into our bank account with all the funds that we needed."

A month after filling out the application, Kluesner had \$34,000 in his business bank account to begin installation on a 10 Kilowatt Solar PV System. Since the installation of the solar power system, Kluesner immediately began to see savings on his company's energy bills.

Paul is able to repay his loan through a special assessment placed on his property taxes. His taxes will increase, but the savings on his energy bill will offset the increased property tax.



One of the PACE program sites.

"PACE is a win-win for business and the region," said Peter Lindstrom, Manager of Public Sector & Community Engagement with Clean Energy Resource Teams (CERTs). "PACE is helping businesses become more energy efficient and save money, as well as create clean energy jobs because participating businesses are hiring people to do lighting, put in windows and install energy systems."

Currently, PACE has financed more than 120 projects across the state that have saved businesses money, created jobs, and decreased energy demands. PACE is making it easier than ever to become energy efficient in Minnesota.

"I would do it again," Kluesner said. "It beat going through a bank."

ENERGY PROGRAMS

The Property Assessed Clean Energy (PACE) Program

The PACE program provides loans to businesses, nonprofits, places of worship and multi-family housing units to make energy improvements. More than 120 projects have been financed by PACE across the state and additional projects are added each month. Financing is available for new lighting, energy efficient manufacturing equipment and installation of renewable energy systems like solar, wind or geothermal energy.

The program is structured to eliminate the high—often prohibitive—upfront costs associated with implementing clean energy technologies by providing loans with a

unique financing mechanism. The loan is repaid by a special assessment placed onto property taxes; the property tax is increased, but the cost never exceeds the savings from energy improvements. Projects are assessed through an energy audit process to ensure that savings will balance out the tax increase. The loans are provided by the Saint Paul Port Authority through a revolving fund that was created in the 2009 Stimulus Package and is supported by private investments, so there is no expense to taxpayers.

Before an eligible party can apply, the local unit of government must have a joint powers agreement with the Saint Paul Port Authority. This is a contract that

allows the Saint Paul Port Authority to provide the financing and adjust the property tax structure for PACE participants. Once this agreement is signed and ratified, a participant may identify a project. An application that details the project, capital needed, proof of an energy audit or another measure of energy savings, along with proof of good financial standing must be included.

Information can be found on the Minnesota Department of Commerce website or the Saint Paul Port Authority website. There are other supporting groups like the Clean Energy Resource Teams (CERTs) that help applicants and local governments understand and apply for PACE.

Weatherization Assistance Program

The Weatherization Assistance Program provides free home energy upgrades to income-eligible homeowners and renters. These upgrades can be costly up-front but help to save money on utility bills by improving energy efficiency. Removing the barrier of the initial costs for these improvements is significant, particularly for low-income households.

Eligible households are assessed by an energy auditor who identifies cost-effective changes. The identified upgrades can decrease energy costs by up to 30 percent annually.

Potential energy upgrades covered by the program include wall and attic insulation, air leakage reduction, and furnace, boiler, and water heater repair or replacement.

The Weatherization Assistance Program is federally funded through the U.S. Department of Energy. The Minnesota Department of Commerce administers its own program with this funding. Minnesota's program works closely with its companion program, the Energy Assistance Program, to help permanently reduce energy bills for low-income households.

To apply for the Weatherization Assistance Program and/or the Energy Assistance Program, an eligible household must fill out an application including personal contact and financial information, certification of residence and utility information. Eligibility is based on 200 percent of the Federal Poverty Income Guidelines. Applications are available in English and Spanish, and are due in May of each year.

Program information for both programs, including application instructions, is available on the Minnesota Department of Commerce's website under "Consumer Assistance."

HEALTH PROGRAMS

Climate and Health Toolkit

The Minnesota Department of Health has a toolkit of educational materials available online. The toolkit includes information, reports and training videos about how Minnesota's climate is expected to change and how that could impact health. The resources are intended to help counties, communities, individuals and health professionals plan for environmental changes and emergencies.

The toolkit includes informational resources on topics including water changes, vector-borne diseases, well-being, extreme heat events, air quality, agriculture and food security, and planning tools and data. MDH communicates new projects through a newsletter, "Climate and Health," available for signup on their website.

One of the "planning tools and data" resources is a set of six regional reports on emergency management considerations. These reports can help local planners and decision makers understand current and projected climate

impacts in their communities and how to best mitigate them. Each report includes regional health and climate profiles and detail how changes in heat, precipitation, and increases in extreme weather events will affect the six different regions of the state. Each regional report connects users to resources and references that provide additional information and tools about climate change and health.

All of these resources can be found on the Department of Health's website. MDH will continue to add tools to inform Minnesotans about how climate change will impact health and what can be done to build resilience and minimize risk.

VOC Reduction Grants

MPCA administers a grant program intended to improve air quality through the reduction of volatile organic compounds (VOCs). VOCs come from fuels, gasoline, paints and coatings produced by industrial processes. When released into the environment, VOCs can cause irritation, headaches, dizziness and memory issues. Long-term exposure causes nausea, fatigue, irritation of eyes, nose and throat, damage to sensitive organs and the nervous system, and cancers.

The VOC Reduction Grant program began in 2014 and has provided nearly one million dollars in funding to improve practices and equipment. Auto body shops, dry cleaners, print shops, gas stations and other organizations with activities high in VOC emissions are eligible for the program. Since 2014, 83 businesses have successfully

applied and worked to reduce VOCs across the state. The program has cut 37 tons of VOCs each year—the equivalent of 37,000 spray paint cans.

Interested parties can seek technical assistance from the MPCA's Minnesota Technical Assistance Program. Financial assistance is available for businesses with fewer than 500 employees. A request for proposals (RFP) is issued each year, which outlines the funds available, funding requirements, eligible activities and other pertinent application information. Businesses must complete a grant application and several other forms that document agreement to program rules and a record of current emissions. Grants vary by year in funding level, requirements and project specifications.

The MPCA website contains additional information on the program along with application materials.

AGRICULTURE PROGRAMS

Disaster Recovery Loan Program

The Disaster Recovery Loan Program is run through the Minnesota Department of Agriculture. The loans are available in emergency circumstances to assist farmers with expenses incurred from natural disasters. The funds are allocated for damages that insurance policies do not cover. Established in 1998 as part of a revolving fund, the loans are available through the Rural Finance Authority (RFA).

This program is only available when the federal or state government has declared a disaster. In the case of a declared disaster, loans are made available for repair, cleanup and recovery of structures, equipment, and systems to their original functionality.

The low-cost financing is available for Minnesota farmers of all sizes. Applicants must demonstrate that they can repay the loan in 10 years. The application includes financial information, a signed agreement between the applicant and RFA, and a \$50 application fee. The RFA works with a local lender to secure the necessary capital. For lending institutions, a loan of this nature is a safe, secure investment because the loan is backed by the RFA and MDA.

Despite the limited availability of this program, it addresses a growing need to provide farmers with affordable financing when facing increasingly frequent

and severe extreme weather events. Additional information and application materials are available on the Minnesota Department of Agriculture website.

Farm and Rural Helpline

The Minnesota Department of Agriculture offers a free, confidential phone-in service for farmers and other rural residents. The toll-free line is open 24 hours a day, seven days a week to provide immediate assistance to farmers and other rural residents with stress, anxiety, depression, business troubles and crisis situations. MDA acknowledges that rural communities and farmers face unique and challenging emotional and financial situations. The Helpline can be used by individuals in need and by those who are concerned for the well-being of friends and family.

Callers can be connected to financial assistance programs, health and mental health services, legal help and other resources as needed. The line can be called as many times as necessary, and translators are available.

The number for the Helpline is (833) 600-2670. Supporting resources and additional information can be found on the Department of Agriculture's website.

Minnesota Grown

Minnesota Grown is a long-standing partnership between MDA and Minnesota producers. The 30-year-old program helps Minnesota's producers differentiate themselves from out-of-state or out-of-country growers. Farmers receive support in Minnesota markets through labeling, signage and outreach opportunities. Minnesota Grown also compiles a directory of the registered producers, which helps connect producers to markets, other farmers, restaurants and other potential buyers.

To qualify as a Minnesota Grown producer or market, members must sell a product that is 80 percent grown or raised in Minnesota. Wild rice is the exception; it must be completely grown in Minnesota to qualify. Interested producers can complete an application online through the Minnesota Grown website.

Eligible members must complete an application that details their product and production process. Once a participant is a member of Minnesota Grown, they can decide between two levels of membership. The first level has an annual fee of \$20 and provides a license, the right to use a trademarked logo, free unlimited promotional items like signage and stickers, access to a labeling cost-share program and listing in the directory. The second level has an annual fee of \$40 and provides all the above benefits in addition to a highlighted listing in the directory and increased exposure to potential buyers.

Application material, additional information about the program and the directory can be found online at the Minnesota Grown website.

WATER PROGRAMS

Minnesota Agricultural Water Quality Certification Program

The Minnesota Agricultural Water Quality Certification Program (MAWQCP), administered by MDA, aims to improve Minnesota's water quality by assisting farmers in implementing best practices. This is not a regulatory program; rather, it provides recognition for farmers that have taken steps to protect water quality and improve farm resiliency. The program provides both technical and financial resources.

Any interested farm owner or operator, regardless of size, can apply to the program. A farmer must complete an application that provides details about their land and the crops they grow. Once the application is accepted and reviewed, an on-site assessment will be conducted by a certifier from the local Soil and Water Conservation District (SWCD).

There is a set of ranked criteria that determine if the farm can be certified. The criteria include things like improving drainage systems and reducing input usage along with other water usage improvements. If a farm does not qualify, the certifier will make suggestions and support the farmer to make necessary changes. Once a farmer qualifies, the operation is recognized as a Water Quality

Certified Farm and it receives signage to showcase the commitment to protecting Minnesota's water resources. Certified farmers are also entitled to regulatory certainty, which deems them in compliance with future laws and rules regarding water quality for ten years.



Ag Water Quality Case Study

"Congratulations, you now own lakeshore property," said a neighbor to Winona County farmer Bryce Maus after severe rains in the Spring of 2017 caused the main drainage channel on his family's property to wash out, flooding Maus's property.

"The water couldn't drain out, we had so much rain in such a short amount of time," said Maus. "It was a bad deal."

Extreme weather events like this are becoming increasingly common, making the already risky profession of farming even more volatile. One means of support for farmers in Minnesota is the Minnesota Agricultural Water Quality Certification Program (MAWQCP), a program run by the Minnesota Department of Agriculture to help farmers implement practices that improve farm resilience and water quality.

Maus and his four siblings are trying to keep their small family farm operational while also working full-time jobs. Raising corn and soybeans as well as helping their father raise cattle, the operation has been in the family for more than 100 years. The damage that the heavy rains in May 2017 inflicted upon the farm's drainage system caused prohibitively high repair costs for the operation. Luckily, Maus had signed up for the MAWQCP the year before.

The Maus family received financial assistance in the form of a grant from the MAWQCP for \$5,000 after being certified in 2016. The cost of repairing the waterway surpassed the allotted amount, but the money still allowed the Maus family to make a fix they expect to last 30 to 40 years.

The Maus family farm lies in a unique position, situated on one of the highest points in Winona County, about a mile from the Mississippi River. Water drains directly from the property into the river.

"So [the drainage project] did have a big benefit from a water conservation and quality standpoint. It wasn't just a project to make us feel better about things; it definitely had some long-term benefits," Maus said.

The MAWQCP does more than help to improve Minnesota's water quality. It can help farmers be more efficient and even help financially.

"We are saving them money, we talk about reducing tillage and using less pesticides in the field, and economically that is huge," said Mark Root, Southeast Minnesota Area Certification Specialist. "Farmers are really looking at the dollars right now, so anything that they can cut is good."

The MAWQCP has several funding opportunities available for farmers who are certified or in the process of getting certified. Farmers can apply for assistance to implement best practices through the United States Department of Agriculture's (USDA) Environmental Quality Incentives Program (EQIP), the Minnesota Department

of Agriculture's MAWQCP grant, and funds from SWCD incentive programs. These funds can be used to make the changes necessary to comply with the program or to make additional improvements once certified. Participants in this program are given priority for financial resources and any supporting technical assistance.

For more information and application materials, visit MDA's website. A local SWCD can also provide information and application assistance.

Flood Hazard Mitigation Grants

As flooding becomes increasingly severe, cities, counties and townships can apply for flood hazard mitigation grants through the Department of Natural Resources. These grants are intended to help local governments plan and implement measures to reduce flood damage. This type of planning encompasses education, relocating structures out of floodplains, developing warning systems, restoring floodplains and more.

Local government units can apply for grants up to 50 percent of the project's total costs up to \$150,000. This money comes from a program established by the Minnesota State Legislature, and projects must be approved by the Legislature. Projects are prioritized based on need and feasibility, and approved projects must reduce flood damage and enhance environmental benefits.

Information to apply for these grants is available on the Minnesota DNR's website. Applications should be turned in by June 1 each year to a local DNR Division of Waters Area Hydrologist.



Flood hazard mitigation grants could help in cases like the 2016 Waseca flooding.

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NATURAL RESOURCE PROGRAMS

Angler and Hunter Recruitment and Retention Grants

Minnesota has a land stewardship tradition that includes hunting and fishing activities. To support that heritage while protecting Minnesota's natural resources, the Minnesota DNR created a grant program in 2015 to support local groups, such as environmental learning centers, schools and nonprofits, in attracting new hunters and anglers. Grants are authorized by the Minnesota Legislature and can be awarded for projects ranging from \$5,000 to \$50,000.

Anyone or any group can apply as long as they are located in Minnesota and committed to supporting or educating hunters and anglers. Eligible projects must encourage the sustainable recruitment and retention of hunters and anglers, especially from underserved groups and new immigrant populations. Funded projects have included educational activities, outdoor clubs and camps

and excursions for groups that face barriers to accessing outdoor education and activities. Funding can be used for, but is not limited to, equipment purchases, competitions, permits and licensing costs associated with activities, and administrative costs.

To access the funds, an applicant must complete all forms contained in the application packet and submit it electronically. The application must highlight the intended audience, learning objectives, financial needs and how results will be measured. Applicants must also demonstrate the feasibility of the project, including timelines, scope, sustainability, staff and equipment allocations. The applicant must also be willing to enter into a grant contract, a legally binding agreement with the state of Minnesota.

The Minnesota DNR hosts the application packet and all additional information on its website.

TRANSPORTATION PROGRAMS

Safe Routes to Schools (MnSRTS)

The Minnesota Department of Transportation is working to foster healthy lifestyle choices for Minnesota's youth by improving the safety and opportunity of walking or bicycling to schools. The initiative began in 2005 when federal funds were allocated from the U.S. Department of Transportation to MnDOT. The Safe Routes to Schools program provides a number of resources—educational, financial and technical—through MnDOT and other partners that help schools and communities develop infrastructure and programs creating safe routes to school.

The program provides grants for infrastructure improvement or construction across Minnesota. In 2018, \$2 million was made available to assist communities in creating and promoting safe routes to schools. Projects can receive funding up to \$300,000 to cover the cost of planning and building the necessary infrastructure such as footpaths and bike routes. Schools (public and private), school districts, cities, counties, tribes and townships are eligible for funds.

An interested group must submit a letter of intent for their project that identifies the project and how it aligns with the MnSRTS goals. Applications may then be submitted that detail the type of work, estimated costs, school policies and information about the schools that will be affected.

Additional information about MnSRTS can be found on the program's website. The necessary information and application materials for infrastructure grants can be accessed on MnDOT's website.

Transit for Our Future Initiative

The Transit for Our Future Initiative aims to improve the accessibility and efficiency of public transit services in Greater Minnesota. The Department of Transportation provides transit operators with financial and technical assistance to implement strategies for improvement. MnDOT has defined these strategies for improving rural transportation in coordination with the Public Transit Advisory Committee. The Committee is composed of transit operators, tribes and other organizations that advise MnDOT on the best strategies to advance transit systems in rural areas.

The Transit for Our Future Initiative began as part of the 2011 Greater Minnesota Public Transit Investment Plan. It was developed to provide the appropriate level of funding to meet 90 percent of rural transportation needs by 2025. This includes operation costs, expansion of routes and reaching more riders.

Greater Minnesota Public Transit operators are eligible to apply for the program if they are pursuing projects that coordinate service between two or more systems, increase cooperation between transit systems or consolidate through partnering or merging two or more systems under one management. All of these strategies are intended to

increase the number of destinations, reach more riders and save money. MnDOT can provide technical assistance and funding with a minimum level of \$5,000.

Applications are available on MnDOT's website and can be submitted electronically throughout the year and go through two rounds of vetting. In the first round, two or more transit operators submit an outline of the proposed plan and budget information. In the second phase, applicants must submit more complete documentation of proposed outcomes, evaluation measures and financial information, including a finalized budget.

COMMUNITY IMPROVEMENT PROGRAMS

Environmental Assistance Grant Program

The Minnesota Pollution Control Agency provides financial assistance for residents, businesses, academic institutions, local units of government and tribal governments to improve or implement environmentally conscious practices. Examples of these practices include waste prevention and reduction, building community resilience to extreme weather, educational resources on waste issues and market development to reduce pollution and conserve resources.

The financial assistance to implement these practices is available through grants funded from the Environmental Fund (a statewide network of nonprofits dedicated to improving Minnesota's environment) and other miscellaneous legislative appropriations. The grants are open annually, and each round of funding focuses on specific areas of sustainability. The total funding available annually is about \$500,000. Each year the MPCA releases a Request for Proposal (RFP) which invites eligible parties to apply.

The grants are competitive, and applicants are encouraged to submit questions to the MPCA about projects, applications and funding. Information about past and current project areas, as well as the RFP, application and other necessary materials, are available on the MPCA website. Applications and supporting materials must be submitted online through email.

Minnesota GreenStep Cities

Minnesota GreenStep Cities is a voluntary challenge, assistance, and recognition program administered primarily by the Minnesota Pollution Control Agency, but also in partnership with other government agencies, academic institutions and non-profit organizations. Started in 2010, GreenStep Cities aims to help cities become more sustainable by implementing 29 best practices tailored to the needs and interests of Minnesota cities.

Best practices are divided into categories: improving or upgrading building and lighting, land use, transportation, environmental management, and resilient economic and community development. Each category has a set of best practices that can be carried out by a city at their own pace. Cities are classified by size, which determines the requirements for moving up the steps.

Step one is building interest in the community. Anyone living in the area can do this by learning about GreenSteps, generating support among community members and discussing the program with stakeholders and official city entities. Once the community has expressed interest in the program, planned and desired best practices can be determined. Cities are expected to share their work and plans online on the GreenStep Cities website. Step two cities have implemented a minimum of any four to eight best practices, depending on city classification, and step three cities have implemented an additional four to eight. Step four cities track performance metrics that indicate improvements in sustainability. Step five is achieved when cities continue to show improvement in their

GreenStep Cities Case Study

Hutchinson is one of 124 cities across Minnesota that has joined the GreenStep Cities program. This voluntary, non-regulatory program began in 2010 to challenge, support and recognize cities that are working toward sustainability and community improvement.

"It is unique in that, usually, a state program is just happening at the state level. GreenStep Cities brings in some other perspectives and opportunities that cities wouldn't have otherwise," said Kristin Mroz, the EQB's Local Government Coordinator.

Hutchinson joined GreenStep Cities in 2015 with the passage of a city council resolution to expand and recognize actions to make the city more sustainable.

"The process was super simple," said John Paulson, Hutchinson's GreenStep Cities Coordinator. "I had the templated draft resolution saved and ready to go for 18-24 months. So, once we put it on the council agenda it was moved, approved, and it was really easy once we got it to that level.

"Hutchinson joined [GreenStep Cities] as a resource and a tool to further expand the calling for a sustainable community in the future," he said. "Beyond just resources, it is also to compile and recognize the efforts the community has implemented over time."

Paulson is the self-described army of one working to plan, implement and report Hutchinson's sustainability work. Already a Step Five city, Hutchinson has implemented

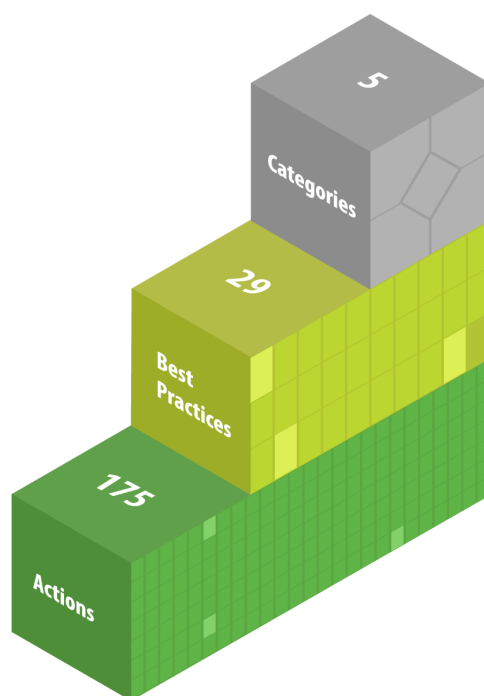
best practices related to energy efficiency, transportation improvements, building community resilience to environmental hazards, water quality improvements and economic stimulation.

We do things not always because it is environmentally right to do, but because they make sense long term to the community from assets preservation to minimizing our expenses. A lot of the time those align perfectly with the practices identified in GreenSteps," Paulson said.

Even though Hutchinson has reached the highest level of Green Steps, that does not mean the work will stop. "One thing that is beneficial about the program is there is not really an end to it," Mroz said. "It is not a certification program in that you just get a stamp and a pretty picture, we expect you to continue moving up that ladder."

Paulson intends to do just that with energy savings and water quality improvement projects on the city's Crow River Dam reservoir.

"We are going to continue doing things, we were doing things before the program was around and we will continue to do things that might not be necessarily quantifiable or recognized by the program but have the same underlying message that provides for more sustainable communities long term," Paulson said.



Best Practice Categories

-  **Buildings and Lighting**
-  **Land Use**
-  **Transportation**
-  **Environmental Management**
-  **Resilient Economic & Community Development**

Best Practice examples

1. Efficient Existing Public Buildings
22. Solid Waste Prevention and Reduction
29. Climate Adaptation and Community Resilience

Action examples

- 1.6 Improve the operations & maintenance of city-owned/school buildings by using a customized online energy efficiency tool, asset management tool, or a green building framework
- 22.5 Arrange for a residential and/or business/institutional source-separated organics collection/management program
- 29.2 Integrate climate resilience into city or tribal planning, policy, operations, and budgeting processes



A workshop on Community Solar held by the GreenStep Cities program in 2015

Image used under Creative Commons license via Flickr user mncerts.

metrics. If a city fails to meet the requirement to move up or stay at a step, they are not penalized, but encouraged to continue to work towards improvement.

Cities are assisted by advisors who are experts on the best practice they oversee. Most of these advisors are state agency staff. Other advisors are from the University of Minnesota and other partner organizations. Advisors meet and collaborate to ensure cities have the most up-to-date information and resources, so they can implement their desired practices.

Each year, new and continuing cities are formally recognized for their participation at the League of Minnesota Cities. Cities receive awards based upon the reported progress and commitment to GreenStep goals. The MPCA and EQB are experimenting and planning on expanding the program to tribal governments, schools and counties.

Additional information about the GreenSteps program including best practices, steps, and how to participate can be found on the GreenSteps website.

Retiree Environmental Technical Assistance Program (RETAP)

Administered by the MPCA, the Retiree Environmental Technical Assistance Program gives retired professionals the opportunity to use their skills to help businesses, institutions and communities. Retired engineers, scientists, and managers who have 30-plus years of experience are employed by RETAP to provide

non-regulatory, free assessments and assistance to Minnesotans. The program has been in operation for 15 years and has provided 200 organizations and units of governments with the information and guidance they need to improve sustainability.

RETAP members work with facilities on energy efficiency, water conservation, waste reduction and saving on operating costs. The RETAP team of retired professionals achieve these goals by visiting facilities and analyzing utility bills. Then, they draft a written report of recommended

changes that include environmental improvements and financial savings. There is no obligation by the organization to implement the suggested changes, but the recommendations save the client, on average, several thousand dollars per year.

To become a member of RETAP, retired professionals must be experts in the field that aligns with the work carried out by the program. Applicants must have transportation and be comfortable working with computers. An application, resume and two professional references must be sent to the RETAP program coordinator. If accepted into the program, assessors are expected to work 10-30 hours per month with an hourly wage of \$17.00. Consultants are expected to work 40-70 hours per month and are compensated at \$22.50 per hour.

Organizations or groups interested in an assessment or consultation must contact the RETAP program and make a request. Once the organization has signed a letter of agreement, provided a record of utility bills, and been approved by program staff, a RETAP assessor or consultant will be sent to the site. They will make a preliminary assessment and follow-up with the organization with recommendations and a written report, if pertinent.

Additional information and application forms can be found on the MPCA website.

CONCLUSION

The Minnesota state government has the capacity, programs and resources to ensure Minnesotans across the state have access to the information, assistance and funding necessary to build resilient communities. Each state agency has an array of financial and technical resources that should be easily accessible to the individuals, communities and organizations that could benefit from their support.

Oftentimes, state resources are misunderstood or entirely unknown by their intended audiences. State program offerings have immense potential to boost community resilience across the state, but breakdowns in communication, collaboration and outreach between rural Minnesotans and state agencies hamper that capacity. Streamlining of program information online and increasing outreach throughout the state would improve the government's ability to deploy its invaluable technical and financial resources.

As the new administration takes shape in Minnesota, here are some considerations to improve program efficacy:

- Invest in dialogue that fosters direct engagement between state agencies and rural communities.
- Standardize program offerings across state agencies so they are presented with consistent language and format (both online and in print).
- Improve communication and coordination across state agencies. The issues facing Minnesota are multifaceted, and cross-agency coordination could boost efficiency and reduce program redundancy.

APPENDIX

Info is static as of December 2018.

This is not an exhaustive list of all the programs and resources the state has to offer.

This includes some programs offered or administered by organizations not affiliated with a state agency or the state government

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Agricultural Growth, Research, and Innovation Program (AGRI) Grants	<p>General: https://www.mda.state.mn.us/grants/agri</p> <p>Forms and Resources: https://www.leg.state.mn.us/docs/2018/mandated/180216.pdf</p>	Department of Agriculture and other partners	Legislative appropriations; USDA	Financial assistance	Provides financial assistance to advance certain agricultural partices and invest in renewable energy. The following are offered: Bio incentive program, county fair grants, crop research grants, beginning farmer farm business management scholarships, farm to early care and education grants, farm to school grants, good agricultural practices/good handling practices certification cost share, livestock investment grants, milk cooler grants, Minnesota pavilions, tradeshow and demonstrating support program, sustainable agriculture demonstration grants, urban agriculture grants, value-added equipment grants, value-added feasibility study grants.	Specific eligibility requirements vary by program but generally resources are available for Minnesota, organizations, individuals, business and units of government that are involved in the agricultural sector. The involvement can be in the production, marketing, research or support of agricultural-related activities.	Application structure and deadlines vary by program. All applications are available online.
Agricultural Improvement Loan Program	<p>General: https://www.mda.state.mn.us/agricultural-improve-ment-loan-program</p> <p>Application: https://www.mda.state.mn.us/sites/default/files/2018-07/ag01199aileloanapp.pdf</p> <p>Loan Agreement: https://www.mda.state.mn.us/sites/default/files/2018-07/loanagreementx.pdf</p>	Department of Agriculture; Rural Finance Authority	RFA revolving fund	Financial assistance	Assists farmers to finance capital improvements in operations including purchasing, constructing or installing land, buildings, equipment and structures. Also can be used to finance wind energy facilities. Local lenders work in collaboration with RFA to finance loans. Participation term is a maximum of 10 years.	Must be a Minnesota resident, a Minnesota domestic family farm corporation or partnership. Borrower must be the principal operator of farm. Cannot have a net worth exceeding \$816,800.	Applicants must submit a \$50 application fee and an eight-page application that includes both lender and borrower information. RFA must have a completed Master Participation Agreement with the lender on file. The lender must also provide additional information.
Agriculture Best Management Practices (AgBMP) Loan Program	<p>General: https://www.mda.state.mn.us/agbmploan</p>	Department of Agriculture	Clean Water Fund	Financial assistance	Provides low-interest loans to farmers, rural landowners and ag supply businesses. The program's purpose is to support and encourage Best Management Practices to prevent water contamination from feedlot runoff, farm fields and other sources of agricultural water pollution. The borrower proposes a project to the county and if it meets state eligibility requirements and addresses local water quality priorities, the project may be approved and referred to a lender. Funding is provided in all Minnesota counties.	Borrowers can include water quality cooperatives defined by Minnesota Statute 115.58, sub. 1(d), groups or organizations that manage a shared septic system, farmers, rural landowners and agriculture supply businesses. Projects can include agricultural waste management, structural erosion, tillage equipment to manage erosion, and septic systems. Any local government unit (watershed district, water management organization, health department or drainage authority) can participate. Loans are limited to \$200,000 per project. Max loan term is 10 years. Max interest rate is 3%. County and lender may set additional terms and requirements for eligibility.	Borrower must meet with local government to propose a project/purchase that will maintain or improve water quality. If it meets state and county eligibility requirements, the county may approve. Then, they must meet with local lender to verify credit for a loan and see if lender will work with the AgBMP program. After project completion, the borrower provides the application along with project, bills or purchases to the program. AgBMP reviews and processes the disbursement request. Lender then drafts a conventional loan to the borrower and distributes funding. Application is a single page with basic information about borrower, cost and lender information.

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Agricultural Water Quality Certification Program	General: https://www.mda.state.mn.us/awqcp Application: https://www.mda.state.mn.us/sites/default/files/2018-05/AG03247ProducerApp5.10.16.pdf	Minnesota Department of Agriculture	Clean Water Fund	Technical assistance	Recognizes farmers that have taken steps to protect water quality. The program involves several assessments of current practices and suggests improvements for farmers to become certified. A certifier will make an on-site visit to assess water quality practices. There are several financial opportunities available to fund improvements. Local Soil and Water Conservation Districts do much of the direct work with farmers. When a farm is certified, they are listed as a Water Quality Certified Farm and receive a sign to showcase their conservation practices. Certified producers are also entitled to regulatory certainty which deems them in compliance with future water quality laws and rules during the certification period.	Any farm owner or operator in Minnesota is encouraged to participate in the program.	Farmers should contact their local Soil and Water Conservation District or local certifying agent. A one-page application asks for contact information and compliance with other state water quality laws and rules. Then, a farm assessment is completed by a certifier to examine the property and management practices. A plan will be compiled for how the applicant can make changes or modifications to their land or agricultural practices to become certified.
Angler and hunter recruitment and retention grants	General: https://www.dnr.state.mn.us/angler_hunter_grants/index.html	Department of Natural Resources	Minnesota Legislature grants	Financial assistance	Provides grants from \$5,000 to \$49,999 to encourage new hunters and anglers. The intention of the program is to create a sustainable interest and commitment to hunting and fishing throughout Minnesota.	Eligible applicants must have a mission or educational purpose that supports hunter and/or angler recruitment and retention. Grants must be used only in Minnesota, and applicants must demonstrate the ability to carry out the work related to the grant by the end of the fiscal year. Eligible projects include programs that target underserved audiences and have an ongoing impact.	Application materials can be found on the DNR's website. Applications are open annually. The application is competitive, and a complete application includes the program design and goals, as well as the financial need. The feasibility of the project including a timeline, sustainability, staff and equipment should be detailed in the application. Applicants must enter into a grant agreement contract with the DNR.
Conservation Applied Research and Development (CARD) Grant	General: https://mn.gov/commerce/industries/energy/utilities/cip/applied-research-development/	Department of Commerce	Next Generation Energy Act of 2007 allocated funding from the Department of Commerce; Center for Sustainable Building and the Clean Energy Resource Team (CERTs)	Financial	Assists utilities in meeting the state's 1.5% energy conservation goal under Conservation Improvement Program (CIP). Grants are awarded through a Request for Proposals (RFP) by the Department of Commerce, so projects must respond to the specific funding and meet the guidelines outlined in the RFP. CARD projects quantify savings, cost effectiveness and field performance of new technologies intended to reduce energy use.	Individuals, public or private entities that are actively involved in electricity and/or natural gas efficiency program design, implementation or research and development. Applicants must demonstrate an understanding of Minnesota energy issues. Project will only be considered if it reflects the funding topic and standards the RFP specifies.	Submit a proposal that aligns with the funding topic and specifications of the RFP. It can take eight to nine months before work can begin on the project. To be considered, an applicant must submit a Notice of Intent (NOI). A full proposal will follow which includes a detailed description of the project, data collection strategies, a timeline and how findings will be shared.
Conservation Improvement Program (CIP)	General: http://www.mnenergysmart.com/find-utility-rebates	Minnesota Chamber of Commerce; Utility providers		Financial assistance	Helps Minnesota households and businesses use energy more efficiently with oversight and assistance from the Department of Commerce. Offers rebates and incentives.	Businesses and homeowners	Contract with specific utility company.
Contaminants of Emerging Concern (CEC)	General: http://www.health.state.mn.us/cec	Minnesota Department of Health	Clean Water Fund	Technical assistance	Investigates chemicals that have the potential to adversely affect Minnesota drinking water. The program researches, screens and evaluates contaminants to create guidance and informational resources about drinking water protection. Program staff research where and how a contaminant is used, potential for entering the drinking supply and health effects on humans. There are a number of special projects carried out under this program, where MDH works with experts to collect data and develop risk management and assessment methods. Findings are communicated online and to other state agencies and partners.	Stakeholders, risk managers and the public can nominate contaminants to be investigated by MDH program staff.	MDH asks for interested parties to contact them directly via phone or email. An online form is also available to nominate contaminants.

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Contaminants of Emerging Concern Education Grants	General: http://www.health.state.mn.us/divs/eh/risk/guidance/dwec/outreachproj.html	Minnesota Department of Health	Clean Water Fund	Financial ssistance	Intends to increase awareness of contaminants of emerging concern (CECs), specifically, water-related concerns. Grants are awarded to facilitate the interaction and education of the public on topics related to water contamination, exposures, sources of contamination, water protection, hazardous waste reuse/disposal and personal behavior change. The total amount of funding available is \$200,000 with individual grants between \$10,000 and \$45,000.	The grants are intended for public entities such as local and regional units of government, nonprofit organizations, academic institutions, and professional water resource organizations. Projects must focus on providing new or improving outreach about the interactions of water and CECs.	MDH puts out a Request for Proposals that defines the eligibility, expectations and intent of the program. To apply, an organization must complete a project narrative and work plan. A detailed budget of the expected program costs must be included, as well as a justification for the submitted budget. There must also be a summary and explanation of indirect costs that may be incurred. Non-government organizations applying for a grant must also complete a due diligence form so that MDH can vet an organization's financial health or capacity. Applications can be submitted electronically or by mail.
Contamination Cleanup and Investigation Grants	General: https://mn.gov/deed/government/financial-assistance/cleanup/contamination.jsp	Minnesota Department of Employment and Economic Development		Financial assistance	Helps communities pay for assessing and cleaning up contaminated sites for private or public redevelopment.	Both publicly and privately owned sites with known or suspected soil or groundwater contamination qualify. The developer cannot be responsible for the contamination. There is an expectation that the redevelopment will be economically beneficial.	Applications are due by May 1 and November 1 each year. Applications are ranked on tax base increase resulting from cleanup and development, social value and number of jobs created, MPCA evaluation of public health and environment benefits, likelihood that the site will be cleaned up without governmental money, cleanup costs and commitment of a local match.
Dam Safety Grants	General: https://www.dnr.state.mn.us/grants/water/dam_safety.html	Minnesota Department of Natural Resources	Minnesota Statutes 103G.511	Financial assistance	Improves the safety and condition of publicly owned dams and water level control structures. The program assists with dam reconstruction, repair and removal, and provides reimbursement of costs, up to 50% for repairs, up to 100% for removals. Grants have ranged from \$25,000 to \$1,000,000.	Cities, counties, townships and watershed districts can apply. Priority is given to the improvement of important or hazardous dams and the removal of abandoned and nonfunctional dams.	For information contact the local DNR Waters office
Demolition Loan Program	General: https://mn.gov/deed/government/financial-assistance/cleanup/demolition.jsp	Minnesota Department of Employment and Economic Development		Financial assistance	Provides assistance with demolition and other redevelopment activities on sites where there is no current development plan or where future development visions are hindered by current blight.	Applications are due Februrary 1 and August 1 each year. A local government resolution is needed. Applicants must detail the plan for redevelopment, economic benefit and sustainability.	
Diesel Emissions Reduction Act grants (DERA)	General: https://www.pca.state.mn.us/air/diesel-emissions-reduction-act-grants Additional Information: https://www.pca.state.mn.us/sites/default/files/p-f3-37-fy18.pdf	Minnesota Pollution Control Agency	United States Environmental Protection Agency National Clean Diesel Campaign	Financial assistance	Provides funding to replace or upgrade large, older diesel engines to reduce emissions. The minimum grant is \$2,000 and the maximum is \$200,000. All grant payments are disbursed after work on the project is completed.	For profit, nonprofit and all public entities including state and local government that own or operate diesel fleets or equipment may apply. This program is intended for vehicles with large engines such as buses, trucks and heavy equipment.	Multi-step application and agreement process. The application form, including two project bids per project, a fleet information spreadsheet and permission form must be included. In phase one, eligibility is reviewed to determine that all requirements are met. In phase two, the applications are scored according to their ability to meet the program criteria. If a grant is awarded, the grantee must formally enter into a grant agreement and agree to submit performance reports.

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Disaster Recovery Loan Program	<p>General: https://www.mda.state.mn.us/disasterloan</p> <p>Application: https://www.mda.state.mn.us/sites/default/files/2018-06/ag01324disasterapp.pdf</p> <p>Loan Agreement: https://www.mda.state.mn.us/sites/default/files/2018-06/ag01329disaster.pdf</p>	Department of Agriculture; Rural Finance Authority	RFA revolving fund	Financial assistance	Available to farmers for expenses incurred from natural disasters that are not covered by insurance. Working with the local lender, farmers can apply for funds through the Rural Finance Authority to clean up, repair or replace farm structures, equipment and water systems damaged by high winds, hail, tornadoes, floods, excessive precipitation or disease. The intent of the program is to make affordable financing available to return structures, equipment and systems to pre-disaster capacity and function. Loan terms cannot exceed 10 years. There is no maximum size of loan the lender may make under the program but RFA participation in a loan is limited to 45 percent of the principal amount up to \$200,000.	Must be a resident of Minnesota or a domestic family farm corporation or partnership defined in section 500.24, subd. 2. The damage or loss must have occurred in a county that was subject to a state or federal disaster declaration or the presence of avian influenza. Candidates must demonstrate the ability to repay the loan and have received at least 50 percent of annual average gross income from farming for three years. All lenders are eligible, but must enter into an agreement with RFA and comply with farm loan rules.	A five-page document that requires a non-refundable \$50 application fee. The application requires information about the farmer and farm and details about the cost of recovery. The lender must certify they have reviewed the application and sign. Applicants must also submit the lender's evaluation of collateral, cash flow projection for the next full production year, three years of borrower's income tax statements, loan narrative, risk rating analysis, qualified financial statement and the RFA loan agreement.
Drinking Water Revolving Fund (DWRF)	<p>General: http://www.health.state.mn.us/divs/eh/water/dwrf/index.html</p>	Minnesota Department of Health-Environmental Health Division; Minnesota Public Facilities Authority	Federal funds; state matching funds; loan repayments; Public Facilities Authority revenue bond	Financial assistance	Provides loans at below market rates for public water system improvements, especially drinking water systems. Loans are often used to replace or improve wells, treatment facilities, water storage and distribution systems and more. Loans are usually more than \$100,000 and average around \$1.84 million. The average interest rate is around one percent but can be up to three percent. A typical loan term is 20 years but can be extended to 30 years depending on financial needs.	Publicly owned municipal systems, regional water systems, privately owned multi-family home systems, schools, day care centers and retreat centers are eligible. Eligible projects must protect public health, provide an adequate water supply and assist communities with financial needs.	Accessing the DWRF is a two-step process. The first is placing a proposed project on the Project Priority List (PPL). To do so, applicants submit a cover letter and proposal with information about the current status of a system, the community served by the system, the proposed upgrades or improvements, and associated costs. Submissions can be mailed or emailed to MDH. Once listed on the PPL, a request must be sent to the Minnesota Public Facilities Authority to be included in the Intended Use Plan (IUP). An environmental review must be completed on all projects. The community or entity undertaking the project is responsible for gathering information, notifying the public and assembling the environmental review. This process can take several months to complete.
Energy Saving Partnership Program	<p>General: https://mn.gov/commerce/industries/energy/financial-assistance/</p>	Saint Paul Port Authority (SPPA)	US Bank	Financial assistance	Allows units of government or schools to access low-cost, lease purchase financing to improve energy systems in existing properties. The program is a funding option for entities interested in pursuing or completing the LEEP or GESP programs.	Public entities such as state or local governments and school districts.	Contact Saint Paul Port Authority to begin process.
Energy Savings Fund for Nonprofits	<p>General: https://www.mncee.org/find-financing-incentives/energy-savings-fund-for-nonprofits/</p> <p>Application: https://www.mncee.org/getattachment/Find-Financing-Incentives/Energy-Savings-Fund-for-Nonprofits/Business-Non-Profit-Loan-Application-pdf.pdf.aspx</p>	Center for Energy and Environment (CEE)	U.S. Department of Energy and Minnesota Department of Commerce through the American Recovery and Reinvestment Act of 2009.	Financial assistance	Helps nonprofit organizations finance energy efficiency projects. There are special programs and incentives for several specific areas and communities. The maximum loan is \$25,000 per organization. There is no income limit on who can apply for a loan and the interest rate is 3.9%.	Must be a non-profit entity with tax exemption status under the 501(c)(3) or an entity that leases an eligible facility to a nonprofit. A property must be occupied in whole or in part by a nonprofit. The usefulness of the project must extend past payback period; must have a payback period of no less than two years and no more than 10 years.	Two-page application. Must include organization information and details about property and project. Written consent from the property owner and estimated cost of work must be included, along with organization's bylaws, certification of incorporation, borrowing resolution and two years of financials and/or tax returns.
Environmental Assistance grants	<p>General: https://www.pca.state.mn.us/about-mpca/environmental-assistance-grants</p>	Minnesota Pollution Control Agency	Environmental Fund; other sources appropriated by the legislature	Financial assistance	Provides financial assistance to research, improve and implement projects and practices associated with waste management in order to promote sustainable practices and approaches to pollution and resources conservation. Funding will be determined by the specific request for proposal which will also determine project area. Total available funding is around \$500,000.	Minnesota residents, organizations, businesses, institutions, political subdivisions of the state and tribal governments may apply. Multi-organization collaboration is encouraged. Projects include waste management and prevention, market development and education that encourages sustainable practices and pollution prevention.	MPCA will put out a request for proposals. The application is seven pages and asks for information about the applicant, a project overview and description and budget expectations. The applicant must also detail experience and qualifications for the work being done. Applications are competitive and must be submitted by email.

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Environmental Assistance loans	General: https://www.pca.state.mn.us/about-mpca/environmental-assistance-loans	Minnesota Pollution Control Agency	Environmental Fund	Financial assistance	Provides loans to small-medium business or units of government to implement or improve technologies that reduce waste and pollution. Loans are intended to purchase machinery or equipment. The program offers two types of loans: Participatory and direct. Participatory loans award up to \$100,000 with zero percent interest, but these loans must be matched dollar-for-dollar by loans from a financial institution. Direct loans are limited to businesses and can award up to \$50,000 at four percent interest or half the prime rate. A direct loan must be matched by the applicant one dollar for every two dollars received.	Minnesota-based, small-to-medium sized businesses and political subdivisions in Minnesota, such as local or county governments, are eligible. Start-up businesses cannot apply for direct loans but they are eligible for participatory loans. Eligible projects include green chemistry, pollution prevention, recycling, composting and source reduction. The loan will cover the capital cost of implementing technologies.	Applications are accepted on a continuous basis and awarded as funds are available. The application is eight pages. A project description, budget and anticipated outcome must be detailed in the application. Applicants for a participatory loan are expected to include details about the supporting financial institution. If applying for a direct loan, the applicant must include one or more years of tax returns, financial statements, a request for credit information form and a purchase agreement or quote from vendors verifying the purchases to be made. Applicants should be submitted online.
Farm & Rural Helpline	General information: https://www.mda.state.mn.us/about/mnfarmerstress	Minnesota Department of Agriculture	Minnesota Department of Agriculture	Technical assistance	A phone helpline for farmers and rural communities. The helpline is available 24/7, to assist farms, rural community members or concerned friends or family. The helpline connects callers to financial assistance programs, health and mental health services, legal help and more. Translators are available. All calls are confidential. The line can be called as often as needed.	Farmers and rural community members in need of assistance.	The service is free, confidential and open 24 hours a day, seven days a week. The toll free number is (833) 600-2670
Financial Assistance for Nonpoint Source Water Pollution Projects: Clean Water Partnership and Section 319 Programs	General: https://www.pca.state.mn.us/water/financial-assistance-nonpoint-source-water-pollution-projects-clean-water-partnership-and	MPCA; local units of government	Clean Water Partnership (state funding); Federal Clean Water Partnership Section 319 (federal funding)	Financial and technical assistance	Provides financial and technical assistance to local governments and water resources managers to address nonpoint-source water pollution. Section 319 funds are used for total maximum daily load and implementation project for watershed restoration and protection strategies. Clean Water Funds are used for development or implementation projects that protect water bodies that meet Minnesota's water quality standards.	Eligible projects are those that address nonpoint-source pollution issues. Local units of government such as tribes, townships, cities, counties, watershed districts, watershed management organizations or joint powers boards whose members are townships, cities or counties are eligible.	Applicants must submit a proposal of an eligible project online and prove they can act as a fiscal agent.
Fix Up Program	General: http://www.mnhousing.gov/wcs/Satellite?c=Page&cid=1358904985835&pagename=External/Page/EXTStandardLayout	Minnesota Housing Finance Agency	American Recovery and Reinvestment Act of 2009	Financial assistance	Low-interest financing for energy conservation and energy efficiency improvements to residential properties, as well as other home improvements like remodeling or upgrades. Loans are available up to \$15,000, with repayment terms of 10 to 20 years. Applicant must contact a lender that serves their area, as homeowners directly contract with the MHFA-approved lenders.	Must own and occupy the property to be improved. Eligible projects are listed on the Minnesota Housing Finance Agency Website.	Applicants must contact a participating lender. Then, the applicant must obtain contractor bids or detailed materials estimates. Then, they work with the lender to complete the loan application, closing and secure funding.
Flood Hazard Mitigation Grant	General: https://www.dnr.state.mn.us/grants/water/flood_hazard.html	Minnesota Department of Natural Resources	Minnesota State Legislature	Financial and technical assistance	Provides technical and financial assistance to local governmental units for conducting flood damage reduction studies and for planning and implementing flood damage reduction measures. The program provides a maximum of 50% of total eligible project costs up to \$150,000. Grant requests for more than \$150,000 must be approved by the Legislature. Costs must be incurred and paid before reimbursement can be made.	Cities, counties, townships, watershed districts, watershed management organizations and lake improvement districts are eligible.	The DNR prioritizes grant requests based on need, feasibility and financial situation, with an emphasis placed on activities that reduce flood damages and enhance environmental benefits. Applicants are eligible to receive more than one grant. To receive an application, contact your DNR Division of Ecological and Water Resources Area Hydrologist.

Program Name	Links	Responsible Agency	Funding Source	Program Type	Program Overview	Eligibility	Application Process
Greater MN Stand-Alone Noise Barrier Program	<p>General: http://www.dot.state.mn.us/environment/noise/greater-mn-program.html</p> <p>Eligible Cities: http://www.dot.state.mn.us/environment/noise/pdf/eligible-city-and-district-contacts.pdf</p> <p>Application: http://www.dot.state.mn.us/environment/noise/pdf/greater-mn-noise-barrier-prog.pdf</p>	Minnesota Department of Transportation	Minnesota Department of Transportation	Financial assistance	Allows communities in Greater Minnesota to erect noise barriers using state funding. MnDOT conducts preliminary and final noise analysis, while the district office will be responsible for the preliminary and final design of the noise barrier, as well as the administration of the construction contract and maintenance. The city/township is responsible for paying 10% of total costs. There must be a resolution of support from the city council and maintenance of the barrier on the residential side. Projects generally require three years to plan and construct.	Government entities outside of the metro area. The barrier must be within incorporated jurisdiction, adjacent to a limited access freeway, expressway or interstate, but not adjacent to a future project that will require noise analysis and does not require right-of-way purchase. The adjacent homes must be constructed prior to 1997	Applications must include information about the government authority making the request, an agreement to pay 10% of the cost, and the proposed area. This must include a map and an aerial photo if possible. Applications are accepted from October 1 to December 31. Projects are selected before June of the following calendar year.
Green StepCities	<p>General: https://greenstep.pca.state.mn.us/index.cfm</p>	Clean Energy Team; MPCA; Division of Energy Resources at the Minnesota Department of Commerce; Minnesota Environmental Quality Board; League of Minnesota Cities; Great Plain Institute; Urban Land Institute Minnesota; Izaak Walton League-Minnesota Division; Preservation Alliance of Minnesota	MPCA; grants; sponsorships; additional partnership sources.	Technical assistance and access to special funding assistance or pilot programs	A voluntary challenge, assistance and recognition program for Minnesota cities to help achieve sustainability and quality of life goals. The program is free. Municipalities must implement a prescribed number of the predetermined 29 best practices that vary in difficulty of implementation and issues they address. Best practices are categorized as building infrastructure, land use, transportation, environmental management and resilient economic and community development. Cities share and report their practices and accomplishments with other cities.	Any city, municipality or tribe is eligible, given that they have built support for the program and best practices. They must also be willing to compile plans, projections and resources to implement the prescribed best practices.	No paper application, but there are a series of steps that must be completed or acknowledged. Any resident may begin the process. They must determine how to categorize their city by answering 11 questions and what potential best practices can be carried out. The city council then needs to approve a resolution to join the program. A resolution template can be found on the GreenStep Cities website. A city must prepare, update or create a work plan and inform necessary members to implement best practice actions, as well as designate groups or individuals to lead projects.
Guaranteed Energy Savings Program (GESP)	<p>General: https://mn.gov/commerce/industries/energy/technical-assistance/gesp/</p> <p>Interagency Agreement: http://mn.gov/commerce-stat/pdfs/energy-sav-inter-agree-agency.pdf</p> <p>Joint Powers Agreement: http://mn.gov/commerce-stat/pdfs/energy-sav-joint-agreement.pdf</p>	Department of Commerce	Department of Commerce; projects are funded through private sources.	Technical and financial assistance	Provides technical and financial assistance to state agencies, local governments and academic institutions to improve energy infrastructure. The Department of Commerce assists public entities in evaluating and analyzing a facility's potential for energy upgrades and associated costs. Assists with soliciting and awarding contracts to Energy Service Companies to perform audits and evaluations that determine the needs, scope and financial requirements of a project. The program uses lease financing to secure capital.	Public entities such as local units of government, school districts, state agencies and colleges/universities. Only the 11 pre-qualified Energy Service Companies (ESCO) can provide energy saving performance contracting services. Qualifying projects include: Upgrading to high-efficiency boilers and chillers, HVAC system redesign, retrofitting, installing heat recovery equipment, increasing water conservation, adding solar energy systems, and converting to ground-source heating & cooling.	A four-step process. The first stage is the Opportunity Assessment Phase. The second stage is the Investigation Phase. Next is the Implementation Phase. The last phase is the Performance Phase.
Health and Climate Change Training Module Series	<p>General: http://www.health.state.mn.us/divs/climatechange/communication.html</p> <p>Videos: https://www.youtube.com/watch?v=ygS6GhcVbH8&list=PLn-v1INVkmxmvgeSWcbXwIWJarn-Aqx5GAw</p>	Minnesota Department of Health		Technical assistance	MDH's Climate and Health division offers an eight-part webinar series of one-hour videos to educate about the health impacts of climate change. The intention is to help train and educate anyone from public health officials to educators. Along with the webinars are supporting educational materials. These resources are open and free.		
Home Energy Loan Program	<p>General: https://www.mncee.org/find-financing-incentives/home-energy-loan-program/</p> <p>Application: https://na2.docuSign.net/Member/PowerFormSigning.aspx?PowerFormId=d13f58aa-25b0-4343-9da4-8a927ff78079</p>	Minnesota Housing Finance Agency, administered by the Minnesota Center for Energy and Environment	Minnesota Housing Finance Agency	Financial assistance	Low interest loans to make energy improvements. Loans have a 4.99% fixed interest rate with a term of up to 120 months. Loans range between \$1,000 and \$20,000. There is no maximum income limit and the loan is secured by a mortgage on the applicant's property.	Must own and occupy the primary residence. An application can be for one to four units. There are eligible improvements in accordance with energy efficiency guidelines to qualify.	Call Minnesota Center for Energy and Environment or complete an application online.

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Landscape Resiliency Toolbox	General: http://www.bwsr.state.mn.us/practices/climate_change/index.html	Board of Soil and Water Resources		Technical assistance	Includes links to eight topics:Funding and Partnerships; Working with Programs; Water Planning; Urban Planning; Conservation Lands and Natural Areas; Agricultural Landscapes; Invasive Species and Long-term Management; and Community Outreach and Engagement. Each category includes planning methods, key strategies, and case studies. Throughout the toolbox there is a focus on strengthening partnerships and working to attain multiple benefits as part of individual projects.		
Local Energy Efficiency Program (LEEP)	General: https://mn.gov/commerce/industries/energy/technical-assistance/leep.jsp	Department of Commerce	Department of Commerce; Saint Paul Port Authority	Technical and financial assistance	Complete investment grade audits (IGA) to maximize energy and operational cost savings by investing in public facilities. Department of Commerce has 10 predetermined engineering firms that may enter into a Master Contract to complete an IGA for a local government. It also provides the necessary technical and contractual assistance to promote awareness and implementation of energy improvements by completing an IGA to encourage local governments to implement energy reduction projects. Assist in researching financial options to pursue energy project implementation. Financing is available through The Public Entity Energy Audit and Renewable Energy Feasibility Study Loan Program or the Energy Savings Partnership.	Local units of government (county, statutory or home rule charter city, town, school district, park district or any combination of these units operating under a joint powers agreement). The 10 contractors are Amec Foster Wheeler Environment & Infrastructure, Inc., Center for Energy & Environment (CEE), CESA 10, Gausman & Moore, H&H Energy Services, Inc., Hammel, Green and Abrahamson, Inc., Karges-Faulconbridge, Inc. (KFI), Schneider Electric, Sustainable Engineering Group, LLC, and Wendel Companies.	A three-step process. First, determine what program is best suited for that unit of government. The local government entity and the Department of Commerce will enter into a joint powers agreement, allowing the local government to access the master contract, work order contracts and other program resources. Then, local governments receive the tools and documents necessary to release a site-specific Request for Proposals to the group of pre-qualified contractors. The local unit of government will evaluate and select a contractor. If the IGA finds a viable energy improvement project the local government could move to design and construction bid phases.
Low-Income Energy Assistance Program	General: https://mn.gov/commerce/consumers/consumer-assistance/energy-assistance/ Application: https://mn.gov/commerce-stat/pdfs/application-english.pdf	Department of Commerce	U.S. Department of Health and Human Resources	Financial and technical assistance	Provides monetary support to assist in payment of energy costs for low-income households. The program provides assistance on energy bills, utility disconnections, fuel deliveries, education on safe and efficient energy use, advocacy with energy suppliers and human service providers, and can repair or replace a homeowners’ heating system.	Renters and homeowners that are at or below 50% of the state median income. Eligibility is based on energy cost and household size. For example, a household of four has a maximum three-month income of \$12,019 or an annual income of \$48,077.	An eight-page application requiring personal contact and financial information, certification of residence, and utility information. Applications are due May 31 and must be re-submitted each year. Available in English and Spanish.
MAWQCP Financial Assistance Grant	General: https://www.mda.state.mn.us/environment-sustainability/minnesota-agricultural-water-quality-certification-program-2	Department of Agriculture	Clean Water Fund	Financial assistance	Awards up to \$5,000 to eligible farmers to implement best management practices to protect water quality. Applications are reviewed as received and are awarded on a first-come, first-serve basis.	Minnesota agricultural producers who are certified or actively seeking certification through the MAWQCP. A signed MAWQCP application is evidence of enrollment.	The application must be completed online. There is no deadline. Applications are reviewed as received, but grants are awarded on a first-come, first-serve basis.
Minnesota Disaster Recovery Assistance Framework	General: https://dps.mn.gov/divisions/hsem/disaster-recovery/Pages/local-state-governments.aspx	Minnesota Department of Public Safety Division of Homeland Security and Emergency Management	Minnesota Department of Public Safety and Homeland Security	Technical assistance	Provides assistance program information from state, federal, local and voluntary agency resources following a disaster. It provides a comprehensive overview of the roles, responsibilities and assistance programs that may be available. The guide presents overview information, accompanied by contacts, websites, and other references, so that the user may seek out more details.	Eligibility is dependent on the particular program, but information and resources are all publicly accessible.	Applications vary by program type.
Minnesota Farm Link	General: https://www.mda.state.mn.us/farmlink Website: http://www2.mda.state.mn.us/webapp/props4sale/	Minnesota Department of Agriculture		Technical assistance	A searchable web tool to connect new or prospective farmers with retiring farmers. The program helps establish relationships and helps new farmers access land and resources.	Beginning and retiring farmers can participate. Beginning farmers must know what and why they want to farm, understand the costs, work, and resources, and must be in need of assistance with start-up costs. Retiring farmers who plan to retire within 5 to 10 years can participate.	Each party must complete an application. The retiring farmer and beginning farmer must define interest, reasons for participating, assets, farm information and expectation for the transition.

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Minnesota Grown Program	General: https://minnesotagrown.com/	Minnesota Department of Agriculture	Minnesota Department of Agriculture	Technical assistance	Allows Minnesota producers to differentiate themselves from out-of-state producers. The program compiles a directory of all registered producers to connect producers to markets, other farmers, restaurants and other buyers. The program also promotes farmers through labeling, signage and outreach. There are two levels of membership. The first level is \$20 and provides a license, the right to use a trademarked logo, free promotional items, access to a labeling cost-share program and a listing in the directory. The second level is \$40 and provides all the above benefits, as well as a highlighted listing in the directory and increased exposure.	Members must sell a product that is at least 80% grown and raised in Minnesota. If the major ingredient is 80% grown/raised in Minnesota then, the logo may be used only for those ingredients. Wild rice must be 100% Minnesota grown to be eligible.	The application requires information about the producer, the product and the production process. The application is online but also can be mailed. Participants must reapply each year and pay the membership fee.
Minnesota Property Assessed Clean Energy (PACE) Program	General: https://www.minnpace.com Saint Paul Port Authority: https://www.sppa.com/energy-financing/minnpace Application: https://www.minnpace.com/application/	Saint Paul Port Authority (SPPA)	2009 Federal Stimulus Package; Private investors	Financial assistance	Provides loans to businesses to improve energy efficiency or install renewable energy technologies. Repayment is secured through special property tax assessments. The savings from energy upgrades balance out the tax increase. Local units of government must enter into a joint power agreement with the Saint Paul Port Authority.	Businesses, nonprofit organizations, including places of worship, and multi-family housing that has five or more units.	Five-page application. Requests information about the property owners, property type, project plan and benefits. Evidence of an energy audit or renewable energy feasibility study, construction contracts/bids, mortgage statement, financial statements or tax returns must be included. Application is submitted online.
Point Source Implementation Grants	General: https://mn.gov/deed/pfa/funds-programs/point-source-grants.jsp Application: https://mn.gov/deed/assets/2019-psig-application_tcm1045-343316.pdf	Public Facilities Authority	Clean Water Legacy Fund; state general obligation bonds	Financial assistance	Provides grants to local units of government to assist with the cost of water infrastructure projects. The grants support projects that reduce the discharge of phosphorus, meet other water quality-based effluent limits and meet a total nitrogen concentration or mass limit.	Local units of government are eligible. Projects must be listed on the MPCA project priority list (PPL). Drinking water projects must be listed on the Minnesota Department of Health PPL.	The application is 38 pages and can be submitted in the mail or online. The application asks for information about the applicant, the state of its water or sewage systems, project proposals and costs, compliance with laws and regulations and a work schedule. There is additional information that must be submitted to MPCA and MDH, depending on the project.
Redevelopment Grant Program	General: https://mn.gov/deed/government/financial-assistance/cleanup/redevelopmentgrantprogram.jsp	Minnesota Department of Employment and Economic Development		Financial assistance	Helps communities with the costs of redeveloping blighted industrial, residential or commercial sites and putting land back into productive use.	Cities, counties, port authorities, housing and redevelopment authorities and economic development authorities are eligible. At least half of the grant money will be awarded to sites located outside of the seven-county Twin Cities metropolitan area, given that a sufficient number of eligible applications are received.	Applications are due February 1 and August 1 each year. Priority is given to projects with one or more of the following characteristics: contamination remediation needs, tax increment financing, redevelopment potential, proximity to public transit in the metro and multi-jurisdictional projects that include affordable housing, transportation or environmental impacts.
Retiree Environmental Technical Assistance Program (RETAP)	General: https://www.pca.state.mn.us/quick-links/minnesota-retap FAQs: https://www.pca.state.mn.us/quick-links/retap-frequently-asked-questions Consultant Application and Information: https://www.pca.state.mn.us/waste/join-retap	Minnesota Pollution Control Agency	State government funding through MPCA	Technical assistance	Employs retired professionals to provide free assessments and assistance to small businesses, institutions and communities. The goal of the program is to conduct assessments that will result in reducing waste, pollution and energy use. Interested retired professionals can join RETAP as a coordinator or assessor. Members are expected to work 10-30 hours per month.	Any small to mid-size business, industry or institutional facility (public, private and tribal) is eligible to receive an assessment. To join RETAP, applicants must be retired professionals in the engineering, science, management or other professional fields that align with RETAP's work. An applicant must have transportation and be comfortable working with computers.	The organization receiving an assessment must sign a letter of agreement, provide pertinent contact information, and provide a year's worth of utility bills. To apply for a position with RETAP, an applicant must review the Request for Applicants to ensure they understand and are eligible to apply. They must also enter into a formal grant agreement. In order to apply, send an application, resume and two professional references to retap.pca@state.mn.us .
Safe Routes to School (SRTS)	General: http://www.dot.state.mn.us/saferoutes/grants.html	Minnesota Department of Transportation	USDOT; MnDOT	Financial and technical assistance	Creates a safer and more accessible environment for students to walk and bike through infrastructure, planning, education, enforcement and encouragement initiatives.	Specific eligibility varies by program but school districts, local units of government and other community groups can apply.	Applications vary by program. Information and forms are available on program website.

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Section 5311 Rural Transit Program	General: http://www.dot.state.mn.us/transit/grants/5311/index.html	Minnesota Department of Transportation; U.S. Department of Transportation	Federal Transit Administration (FTA)	Financial assistance	Provides financial assistance through grants to rural and urban transit programs outside of the Twin Cities metro area. This grant program provides financing for a range of projects that improve public transportation in Greater Minnesota. Projects must meet both federal and state standards.	Operators of public transportation services, tribal governments, state or local governments, private nonprofit organizations and private operators of public transportation services. Project cost, planning, administrative and operational costs and other capital expenses are eligible for funding.	Applications are submitted online. Applications are released in May, due in June, and grants are awarded in September. An application must include an organizational overview, certifications, project overview and budget, and any additional documents.
Small Business Environmental Loan Program	General: https://www.pca.state.mn.us/about-mpca/small-business-environmental-loan-program	Minnesota Pollution Control Agency	MPCA Fund	Financial assistance	Provides low-interest loans to small businesses throughout Minnesota for equipment purchases. With equipment upgrades, businesses can often meet or exceed environmental regulations. Loans range from \$1,000 to \$50,000 with a repayment term of up to seven years. The interest rate is either 4% or one-half the prime rate.	Must be an existing small business, corporation, sole proprietorship, partnership or association with fewer than 50 full-time employees. A borrower must have a net worth of less than \$1 million and an after tax profit of less than \$500,000.	Six-page application. Requires basic information about the borrower, the project proposal, breakdown of costs, financial information and certification of a loan application. Several sections must be completed by an outside financial institution, such as a bank. Applications are accepted on a rolling basis. No costs may be incurred until the application process is complete.
Small Community Wastewater Treatment Program	General: https://mn.gov/deed/pfa/funds-programs/smallcommunity-wastewatertreatmentprogram.jsp	Public Facilities Authority	Clean Water Fund via the Clean Water, Land and Legacy Amendment	Financial assistance	Provides funds to help communities replace non-complying septic systems. The assistance comes in the form of technical assistance grants, construction grants and loans. Technical assistance grants are available up to \$60,000. Loan terms are up to 20 years and payment is expected two years after the loan is awarded. Interest rates are 1%. Funds are disbursed on a monthly basis as costs are incurred.	Cities, counties, townships, sanitary districts or other governmental units that have a project ranked on the Minnesota Pollution Control Agency's Project Priority List (PPL) are eligible. Entities with non-complying septic systems and/or straight pipe systems are eligible.	Interested public entities must contact PFA staff before submitting an application. There are specific applications for what assistance is requested. The application for a technical assistance grant is a single-page application with general information about the applicant, details about the condition of sewer system and what technical assistance services are needed. The application for construction assistance is 18 pages, requiring similar information but more in depth. Several forms that detail costs and financial information about the applicant must also be included with the application.
Solar Energy Sales Tax Exemption	General: http://programs.dsireusa.org/system/program/detail/1218 Application: http://www.revenue.state.mn.us/Forms_and_Instructions/st3.pdf	Department of Revenue		Financial assistance	Solar energy systems installed on or after August 1, 2005, are exempt from the state's sales tax. Applied to a variety of solar-powered systems. All components needed to build a solar energy system are exempt, including panels, wiring, pumps, etc. This program has no expiration date or deadlines.	Residential, industrial and commercial sectors are all eligible to receive the tax exemption.	Must complete the Department of Revenue "Certification of Exemption." A single page of information about buyer and reason for exemption. Sellers must keep the form for tax purposes.
Solid Waste Processing Facilities Capital Assistance Program (CAP)	General: https://www.pca.state.mn.us/waste/solid-waste-processing-facilities-capital-assistance-program	Minnesota Pollution Control Agency	MPCA	Financial and technical assistance	Encourages investment in proper solid waste management by providing local governments with financial and technical assistance. The intent is to recover materials and energy from waste and minimize land disposal of solid waste through processing and resource recovery. A project may receive 25 to 50 percent of the eligible capital cost up to \$2 million.	Minnesota cities, counties, solid waste management districts and sanitary districts are eligible. Eligible projects are facilities that involve resource recovery.	Requires contact information, details about the facility type, project scope, project details, project cost and information about sustainable building guidelines and renewable energy use.
Source Water Protection Grants	General: http://www.health.state.mn.us/divs/eh/water/swp/grants/	Minnesota Department of Health	The Clean Water Land and Legacy Amendment	Financial assistance	Manages or eliminates potential sources of contamination that threaten public water supplies. There are different grant categories available to best meet the needs of water suppliers and their communities. There are plan implementation, competitive, and transient grants. The type of grant depends on the type of water supplier applying and the proposed project.	Public water suppliers are eligible for different grants depending on customer base and other water source protection plans already in place. Eligible activities are those that protect the source of drinking water and can include sealing an unused well, constructing a new well, monitoring systems, inspections, educating citizens, emergency planning and several others. Grants may not exceed \$10,000, if three or more public water suppliers apply together, the maximum may increase to \$30,000. An MDH planner can assist in putting together an application. Applicants can apply for more than one grant in this program to fund multiple projects or phases of the same project.	All grants have different applications depending on the water supplier applying and the proposed project. All applications require a description of the source water protection activity and a budget, as well as tailored information for each type of grant. Plan implementation applications are accepted in March and September. Competitive grant applications are accepted in April and October. Transient grant applications are accepted in March and September.

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Stormwater Financial Assistance	General: https://www.pca.state.mn.us/water/stormwater-financial-assistance	Minnesota Pollution Control Agency	Clean Water Revolving Fund; Point Source Implementation grants.	Financial and technical assistance	Intended to help communities manage stormwater to improve health and safety by providing financial assistance for public entities to expand or improve stormwater infrastructure.	Cities, counties, townships, sanitary districts and watershed districts are eligible. Eligible projects must be listed on the MPCA Project Priority List (PPL) and Public Facilities Authority (PFA) Intended Use Plan.	Public entities must have a project that is ranked on the PPL list. To submit a project to the list, the interested party must submit an application or scoring worksheet. The three-page application includes information about the applicant, contact person, project consultant, project area description, possible solution, cost estimates and current status.
Surface Water Assessment Grants	General: https://www.pca.state.mn.us/water/surface-water-assessment-grants	Minnesota Pollution Control Agency	MN Clean Water Legacy amendment	Financial and technical assistance	Funds projects that allow local partners to collect data to identify waterways in need of restoration or protection. The focus is on major watersheds. Eligible expenses will be reimbursed by MPCA, such as hourly rate for staff and equipment needs. MPCA provides support for lake and stream monitoring and volunteer recruitment. Participants must submit data and progress reports to MPCA.	Eligible partners include soil and water conservation districts, watershed districts, watershed management organizations, local government units, tribal governments, Minnesota colleges and universities and joint powers agreements. Nonprofits and for profit institutions are eligible as subcontractors.	The local government unit must agree to monitor lakes and streams within their jurisdictional major watershed.They must be in contact with MPCA.
The Public Entity Energy Audit and Renewable Energy Feasibility Study Loan Program	General: https://mn.gov/commerce/industries/energy/financial-assistance/feasibility-study-loan-program.jsp Application: http://mn.gov/commerce-stat/pdfs/eafs-revolving-loan-program-application.pdf	Department of Commerce	Department of Commerce	Financial assistance	Offers loans to units of local government and public schools to initiate energy audits or renewable energy feasibility studies. This loan works with the Local Energy Efficiency Program (LEEP) and Guaranteed Energy Savings Program (GESP). Three-year repayment terms with a 2% interest rate.	Public entities including state agencies, counties, statutory or home rule charter cities, towns, school districts or special taxing districts of the state.	Five-page application. Requires information about the entity, confirms eligibility, the service provider, a description of the project and establishes a project representative. Must also provide the department with one of the following: A copy of an executed GESP Joint Powers Agreement or Interagency Agreement, a copy of an executed LEEP Joint Powers agreement or an energy audit or feasibility study proposal from a service provider.
Transit for Our Future Initiative	General: http://www.dot.state.mn.us/transit/transit-for-our-future/	Minnesota Department of Transportation	Federal funds	Financial and technical assistance	Provides funding to improve access and services by establishing consistent state program policies that work to balance accessibility with efficiency in Greater Minnesota. The focus is cooperation, coordination and consolidation. Technical assistance is available to help operators develop and complete projects. Minimum requests for grants are \$5,000.	Greater Minnesota public transit operators	Two-stage application. Two or more transit operators submit an outline of proposed plans, a cover letter and a resolution to a prescribed Transit Project Manager. A project overview and preliminary budget information must be included. The second phase requires a complete scope of work including proposed outcomes, operational enhancements, modifications and transition activities, explanation of financial and legal relationship, evaluation measures and a complete budget. Applications must be submitted electronically.
Transportation Economic Development (TED) Program	General: http://www.dot.state.mn.us/funding/ted/index.html	Minnesota Department of Transit; Minnesota Department of Employment and Development	Highway User Tax Distribution Fund (state gas tax, vehicle registration fees, and the motor vehicle sales tax)	Financial assistance	Provides funding to construction projects on state highways that create measurable economic benefits. Provides funding up to 70% of the total project cost or up to \$10 million, the state's maximum allowable share. \$20 million available for projects annually.	Projects must contribute to job creation, job retention or some other measurable economic benefit. Any governmental entity is eligible to apply.	MnDOT has a public meeting in each of the eight public transportation districts to provide more information and lay out a schedule for applications. The application asks for a description of the project and benefits, as well as what businesses will be enhanced and information about job creation.
Transportation Alternatives Solicitation	General: http://www.dot.state.mn.us/ta/	MnDOT (greater Minnesota); Metropolitan Council (Metro Area)	U.S. Department of Transportation	Financial assistance	Awards grants to communities to fund projects related to non-motor vehicle transportation and safety measures. Competitive grants are awarded. This program replaces Transportation Enhancements, Scenic Byways, Safe Routes to School and other programs with competitive grant programs.The cost sharing requirements are 80% federal and 20% state or local match. Works through regional representatives. Grants awards are typically announced in the spring. Approximately \$7.5 million is available for projects in greater Minnesota.	Local governments, regional transportation authorities, transit agencies, natural resource or public land agencies, school districts/ educational agencies, tribal governments and nonprofits that administer transportation safety programs are eligible. Eligible projects include bike and foot paths, converting unused rail corridors for non-motorized vehicle use, constructing turnouts or viewing areas, community improvement activities, environmental mitigation activities, safer school routes, trail improvements and constructing boulevard-type streets.	Applicants submit a letter of intent. The letter must include basic information about the applicant and details of the project, including monetary request, budget, description of work, how the project meets the eligible transportation improvements and the organization's history of work/relationships with federally funded transportation projects. Once the letter is submitted and approved, applicants may submit a full application.

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Transportation Economic Development Infrastructure (TEDI) Program	General: https://mn.gov/deed/government/financial-assistance/business-funding/ted/	Minnesota Department of Transportation; Minnesota Department of Employment and Development	State general fund (state income, sales and business taxes)	Financial assistance	A parallel program to the TED Program. It is a competitive grant program intended for the improvement/ development of roads and public infrastructure that creates jobs and supports economic development. The program provides a portion of the capital for road and public infrastructure improvement projects.	Local units of governments are eligible. Private entities are not eligible to apply but they may join into agreements with governmental units.	MnDOT has a public meeting in each of the eight public transportation districts to provide more information and lay out a schedule for applications. The application asks for a description of the project and benefits, as well as what businesses will be enhanced and information about job creation.
Transportation Revolving Loan Fund (TRLF)	General: http://www.dot.state.mn.us/planning/program/trlf.html Application: http://www.dot.state.mn.us/planning/program/pdf/trlf/ApplicationRevised08-15-2013.pdf	Minnesota Department of Transportation	Federal State Infrastructure Bank (SIB) through the National Highway System Designation Act; Minnesota SIB	Financial assistance	Provides low interest loans to cities, counties and government units. The intent of the program is to fund projects that might not get funded using traditional financing methods. Repaid loans are returned to the TRLF and used to finance another set of projects so there is a continuous stream of money. Financial assistance may be in the form of a loan, line of credit, credit enhancements, bond insurances and other financing assistance. Loans may be repaid with, but are not limited to, property tax levies, future federal/state funds, customer fees and local government option sales taxes.	States, county, city and other governmental entities. Private entities are not eligible but they may enter into agreements with eligible public entities. Eligible projects include, but are not limited to, road/bridge maintenance, repairs, studies, rail/airport safety projects, drainage structure, protective structures and other improvements to transportation systems.	Proposals go through the District/Area Transportation Partnership process, which uses eight districts to solicit TRLF applicants for projects that meet the criteria. Eligible borrowers must complete a TRLF application and submit it to the regional coordinator. Applicants must provide information about themselves and the project, a description of the program, loan information, estimated schedule, cost and funding and must be signed. Eligible borrowers submit a supplemental loan application and financial information. Borrowers must be able to provide a general obligation bond or revenue bond to secure the loan. When approved, a borrower will enter into a loan agreement and bond closing.
Trillion BTU Program	General: https://www.sppa.com/energy-financing/trillion-btu Application: https://www.sppa.com/wp-content/uploads/Trillion-BTU-Loan-Application.pdf	Saint Paul Port Authority in partnership with Xcel Energy, the Center for Energy and the Environment, Minnesota Legislature, and U.S. Department of Energy	Xcel Energy	Financial assistance	Offers loans up to \$1 million to commercial or industrial businesses and organizations with 501(c)(3) status to invest in energy efficiency and renewable energy improvements in existing properties.The goal is to establish a cash flow schedule where energy savings exceed the payment obligations for the recipients of a loan.	Businesses (commercial and industrial), 501(c)(3) organizations.	Two-page application that requires information about the business or organization and financing request. An energy audit and/or engineering study to identify money savings opportunities. Xcel and CEE can help provide technical assistance
VOC Reduction Grants	General: https://www.pca.state.mn.us/quick-links/funding-opportunities	Minnesota Pollution Control Agency	Legislative appropriatons	Financial assistance	Volatile Organic Compounds (VOCs) are air pollutants that contribute to smog and can cause adverse health effects. This grant program assists organizations in reducing the presence and emission of VOCs. Approximately \$120,000 in funding is available. The maximum award is \$24,000 with a 50% required match.	Governmental agencies, educational institutions, nonprofits, trade groups, associations and businesses with less than 500 employees are eligible to submit proposals. Eligible projects can include replacing engines with electric or alternative fuel, switching from solvent to water-borne paint systems and switching to products that are non-VOC alternatives.	MPCA will put out a request for proposals before applications open. Electronic applications are preferred but paper applications are accepted. The application asks for information about the applicant and a description of the project including a work plan and budget. Emissions reductions must also be calculated and included. If awarded a grant, an organization must enter into a formal grant agreement and submit invoices to MPCA.
Wastewater Financial Assistance	General: https://www.pca.state.mn.us/water/wastewater-financial-assistance	Minnesota Pollution Control Agency	Clean Water Revolving Fund; Water Infrastructure Fund	Financial assistance	Provides financial assistance for building new, improving, rehabilitating, expanding or replacing existing wastewater collection or treatment facilities. Projects must be placed on MPCA's project priority list before any funding may be secured.	Cities, counties, townships, and sanitary districts are eligible. Eligible projects must be listed on the MPCA Project Priority List (PPL) and Public Facilities Authority (PFA) Intended Use Plan.	Public entities must have a project that is ranked on the PPL list. To submit a project to the list, the interested party must submit an application or scoring worksheet. The three-page application includes information about the applicant, contact person, project consultant, project area description, possible solution, cost estimates and current status.
Watershed Health Assessment Framework (WHAF)	General: https://www.dnr.state.mn.us/whaf/index.html	Department of Natural Resources	Clean Water Land and Legacy Amendment	Technical assistance	Provides an organized, five-component framework to consistently evaluate watersheds from across the state. The components are biology, connectivity, geomorphology, hydrology and water quality. They are compiled to create a watershed health index score. Information is compiled into maps and reports that are accessible on the DNR website. Users are invited to share observations and their own data.	All Minnesotans are eligible to volunteer for the program.	

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Weatherization Assistance Program	General: https://mn.gov/commerce/consumers/consumer-assistance/weatherization/	Department of Commerce	U.S. Department of Energy	Financial and technical assistance	Provides free home energy upgrades to income-eligible households. Works closely with the Energy Assistance Program to reduce the cost of energy bills for low-income residents. Local Weatherization service providers may conduct a free home energy assessment to determine if and what cost-effective changes can be made to improve efficiency.	Eligibility based on three most recent months of income to determine eligibility based on 200% of the Federal Poverty Income Guidelines of that calendar year. Households with elderly or disabled members, children under 18 or high energy demands are given priority.	An eight-page application requiring personal contact and financial information, certification of residence, and utility information. Applications are due May 31 and must be re-submitted each year. Joint application with EAP. Available in English and Spanish.
Wind and Solar-Electric (PV) Systems Exemption	General: http://programs.dsireusa.org/system/program/detail/151	Department of Revenue		Financial	Tax incentive program that exempts wind from all real and personal property tax and solar electrical systems from real property taxes, except for the land on which the system is located. This is an exemption from the production tax, which is considered a personal property tax. Revenue from these systems is distributed to local taxing districts.	Eligible technologies include solar photovoltaics (PV), small wind and small solar electricity systems. Wind systems less than 250kW owned by private individuals and systems owned by political subdivisions or in a designated job opportunity building with a capacity of 2 MW or less are exempt. Solar energy systems with 1MW (AC) or less are exempt.	The owner of the system must file a report with the Commissioner of Revenue on or before January 15 annually.
Wind Energy Sales Tax Exemption	General: http://programs.dsireusa.org/system/program/detail/1218 Application: http://www.revenue.state.mn.us/Forms_and_Instructions/st3.pdf	Department of Revenue		Financial	Wind energy conversion systems that generate electricity are exempt from sales tax in Minnesota. This includes any necessary materials needed to manufacture, install, repair and operate wind energy systems.	Any person, group, business, manufacturer or entity purchasing components of a wind energy system are eligible. All necessary parts are eligible.	Must complete the Department of Revenue's "Certification of Exemption," a single page of information about the buyer and reason for exemption. Sellers must keep the form for tax purposes.
Zebra Mussel Monitoring Program	General: https://www.dnr.state.mn.us/volunteering/zebramussel_monitoring/index.html Reporting Form: https://www.dnr.state.mn.us/volunteering/zebra-mussel_monitoring/report.html	Department of Natural Resources		Technical assistance	Utilizes citizen volunteers to monitor zebra mussels in Minnesota waterways to prevent the spread of an invasive species that threatens native habitat and species. The program asks that residents inspect hard surfaces such as docks, swimming platforms, boats and anchors that have been in a lake or river over the summer months. Zebra mussels can also be monitored in shallow water on rocks or other hard surfaces.	All Minnesotans are eligible to volunteer.	The reporting form is available from the DNR and must be submitted by November 1 each year.