



State Revolving Fund Loan Programs

Drinking Water, Clean Water, Nonpoint Source

Fact Sheet

October 2025

BROWNFIELD REMEDIATION NONPOINT SOURCE PROJECTS

The Indiana Finance Authority (IFA) Environmental Programs, which consist of the State Revolving Fund (SRF) Loan Program and the Indiana Brownfields Program, work in partnership with the U.S. Environmental Protection Agency (U.S. EPA) to offer financial assistance to eligible borrowers for activities that protect both public health and the environment and may facilitate economic redevelopment. SRF funding is available to fund brownfield cleanup activities that abate or prevent nonpoint source pollution in Indiana, which can include brownfield sites that impact surface or ground water.

What are brownfields?

Brownfields are parcels of real estate that are abandoned, inactive, or may not be operated at their appropriate use, and redevelopment is complicated due to actual or potential contamination that poses a risk to human health and the environment. Brownfields can range in size from large factories to small gas stations.

What type of assistance is available from the Clean Water SRF Loan Program?

- Low interest loans to political subdivisions for projects that improve wastewater infrastructure and/or address nonpoint source contamination.
- Low interest loans to private and nonprofit entities for projects that include a nonpoint source component.
- Integrating a brownfield project with a clean water project can lower the interest rate of loan up to 0.5 percent.

What types of brownfield projects are eligible for SRF nonpoint source funding?

- Brownfields that are publicly or privately owned with a public or private use.
- Brownfields with an existing, quantified pollution abatement need.
- Brownfields that have a direct water quality benefit.
- Portions of a brownfield that remediate, mitigate the impacts of, or prevent water pollution.
- Brownfield clean-up sites contaminated with hazardous substances and/or petroleum contamination that impact surface or ground water quality, examples may include:
 - Excavation, removal and disposal of soil or sediments
 - Excavation and disposal of underground storage tanks
 - Capping of wells, soil, or landfills
 - Monitoring of groundwater or surface water for contaminants (for up to three years into remedy implementation)
 - Groundwater remediation

What threshold criteria must be satisfied to seek funding for a nonpoint source project?

- A Loan Application to the Clean Water SRF Program.
- A draft or final Remediation Work Plan.
- Completed Phase II Environmental Site Assessment, proving water quality impacts.
- An Indiana Brownfields Program Revolving Loan Fund (RLF) Incentive loan application and supporting documentation.

Where can a community get more information about SRF loans and request funding for nonpoint source projects?

For more information about the SRF borrowing process, please contact Camille Meiners, PE, SRF Lead Engineer at cmeiners@ifa.in.gov or (317) 234-3661.

Where can I get more information about the RLF Incentive for brownfields?

For more information about an RLF loan from the Indiana Brownfields Program or to discuss whether your brownfield project meets the criteria for SRF NPS funding (solely and/or in combination with RLF Loan Funding), please contact John Morris (317) 234-0235 or jmorris@ifa.in.gov or visit IFA's Web page at www.brownfields.in.gov.