



**Kentucky Infrastructure Authority
Loan Programs
Fiscal Year Ended June 30, 2026**

The Kentucky Infrastructure Authority (KIA) was created in 1988 to provide the mechanism for funding construction of local public works projects. KIA is continually growing and expanding its services. Through the various programs currently offered, KIA has become a major provider for local financing needs.

Program Designation Description of Program Federal / State Selection Basis Types of Infrastructure		Fund A (CWSRF)	Fund F (DWSRF)	Fund B	Fund C		
		Clean Water Federal	Drinking Water Federal	Infrastructure State	Governmental Agencies State		
		Priority List Wastewater	Priority List Drinking Water	First Come First Served Various ⁽¹⁾	First Come First Served Various ^(1,3)		
Fiscal 2026							
Terms ⁽⁴⁾	Interest Rates	Income Based	Income Based	Income Based	Terms	Market Rate	
20 years	Standard (> or = \$62,417)	2.75%	2.75%	2.75%	1-5 years	2.50%	
20 years	Non-standard (\$49,934 - \$62,416) ⁽²⁾ Disadvantage (< or = \$49,933)	1.75%	1.75%	1.75%	6-10 years	3.00%	
20 to 30 years		1.00%	1.00%	1.00%	11-20 years	4.00%	
20 years	Broadband Projects	N/A	N/A	5.25%	20 years	5.25%	
Administration Fees (on principal) Principal Forgiveness		0.25%	0.30%	0.20%	0.25%		
		depends on MHI/affordability index		N/A	N/A		
Lending Capacity Estimated Annual Availability Significant Federal Requirements		\$120,848,780	\$89,671,079	\$11,391,124	\$11,457,830		
		Davis Bacon	Davis Bacon				
		Environmental Review	Environmental Review				
		American Iron and Steel	American Iron and Steel				
		Fiscal Sustainability Plan	Build America Buy America				
		Build America Buy America					

(1) Includes planning, design, and construction of solid waste projects; dams; storm water control treatment systems; gas or electric utility; broadband deployment project; or any other public utility or public service project. Broadband project interest rates are at the non-standard rate of 5.25%.

(2) Other reasons include regionalization, consent decrees, agreed orders, or other criteria relating to public health or financial considerations. Rate less than Kentucky MHI but greater than 80% of MHI.

(3) Fund C interest rates are based on term and not MHI.

(4) The 30 year terms are only available for Disadvantaged Communities, depending on factors such as life expectancy of assets being funded and affordability.