Revolving Loan Funds. Revolving loan funds are pools of capital from which loans are made for clean energy projects. As loans are paid back, the capital is loaned for other projects, and this process can be repeated indefinitely as long as the default rate is low. The State of Montana operates the Alternative Energy Revolving Loan Program, a low-interest loan program open to individuals, small businesses, local governments and nonprofits. Local governments can also set up revolving loan funds; for example, in 2015 the city of Helena created a zero-interest loan program for alternative energy projects. Missoula could work with local financial institutions to develop a revolving loan program; staff time and capacity to establish and run the program would be needed. Statewide legislation is not needed.