

Massachusetts Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, July 2017

Organization	Program (key words)	Purpose or Use of Funds	How to Apply	Website	Contact
Massachusetts Department of Environmental Protection	Drinking Water State Revolving Loan Fund (DWSRF) <i>(water)</i>	The SRF Program provides low-cost financing to help community public water suppliers comply with federal and state drinking water requirements. The program's goals are to protect public health and strengthen compliance with drinking water requirements, while addressing the Commonwealth's drinking water needs.	The applicant must be able to file a complete loan application no later than October 15 of the calendar year. Application and financial assistance forms can be accessed on the website.	http://www.mass.gov/eea/agencies/massdep/water/grants/drinking-water-state-revolving-fund.html	Steve McCurdy steven.mccurdy@state.ma.us 617-292-5779 One Winter Street Boston, Massachusetts 02108
	Clean Water State Revolving Loan Fund (CWSRF) <i>(sewer)</i>	The SRF Program provides a low-cost funding mechanism to assist municipalities in complying with federal and state water quality requirements.		http://www.mass.gov/eea/agencies/massdep/water/grants/clean-water-state-revolving-fund.html	
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer)</i>	The purpose of this program is to develop water and waste disposal systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years. Grants may be available.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ma	Joanne E. Demars Joanne.Demars@ri.usda.gov 413-253-4318 451 West Street, Suite 2 Amherst, Massachusetts 01002
	Water and Waste Disposal Guaranteed Loan Program <i>(water, sewer)</i>	The purpose of this program is to provide a loan guarantee for the construction or improvement of water and waste disposal projects serving the financially needed communities of rural areas. This is achieved through bolstering existing private credit structure through the guarantee of quality loans. Guarantees up to 90% available to eligible lenders.		http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ma	
	Water & Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	This program assists low-income communities with initial planning and development of an application for USDA Rural Development Water and Waste Disposal direct loan/grant and loan guarantee programs. The maximum is \$30,000 or 75% of the predevelopment planning costs.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/ma	
	Emergency Community Water Assistance Grants <i>(water)</i>	This grant program is designed to assist rural communities that have experienced a significant decline in quantity or quality of drinking water due to an emergency, or in which such decline is considered imminent, to obtain or maintain adequate quantities of water that meets the standards set by the Safe Drinking Water Act.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/ma	
Economic Development Administration, Department of Commerce	Public Works Program <i>(water, sewer)</i>	This program empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, and generate or retain long-term, private sector jobs and investment.	Application packages are available at www.grants.gov . Applications will be accepted on an ongoing basis until the publication of a new EDAP FFO.	https://www.eda.gov/funding-opportunities/	Debra Beavin dbeavin@eda.gov 215-597-8719 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	Economic Adjustment Assistance Program <i>(water, sewer)</i>	This program assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base.			



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National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. The RWLF provides low-cost loans for short-term repair costs, small capital projects, or pre-development costs associated with larger projects. The RWLF was established through a grant from the USDA/RUS, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website. Applications and supporting documents can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	David Kaczinski dkaczinski@massrwa.org 413-498-5779 168 Main Street, Suite 2 Northfield, Massachusetts 01060
Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans <i>(water, wastewater)</i>	Communities Unlimited offers loans with terms up to 15 years for small, rural community water/wastewater projects. Loans enable rural communities to make the necessary repairs and improvements needed to maintain an uninterrupted supply of safe drinking water and wastewater disposal for their customers.	For more information, contact the main office. Applications can be accessed on website. Applications can be sent by email.	https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html	Communities Unlimited, Inc. info@CommunitiesU.org 479-443-2700 3 East Colt Square Drive Fayetteville, Arkansas 72703
CoBank	Rural Water and Wastewater Lending <i>(water, wastewater)</i>	CoBank works with rural water and wastewater not-for-profit systems, municipalities, and investor-owned utility companies to provide interim and bridge financing, refinance of existing debt, term loans for system upgrades, and lines of credit.	Applications are accepted continuously. To apply, complete an online Loan Request Form at: www.cobank.com/h2oloan	http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx	Mark Shillingford Water@cobank.com 844-846-3135 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Department of Housing and Community Development, The Executive Office of Housing and Economic Development	Community Development Block Grant Program (CDBG) <i>(water, sewer)</i>	This program is designed to help small cities and towns meet a broad range of community development needs. Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low and moderate-income residents, or by revitalizing areas of slum or blight.	The CDBG online application and grant management system can be accessed in the Online Business section. First-time users need to contact the CDBG staff at DHCD (617-573-1100) prior to using the online system. Application guidance packages are also available.	http://www.mass.gov/hed/community/funding/community-development-block-grant-cdbg.html	Department of Housing and Community Development 617-573-1100 100 Cambridge Street, Suite 300 Boston, Massachusetts 02114
U.S. Environmental Protection Agency (EPA)	Healthy Communities Grant Program <i>(water, wastewater, stormwater)</i>	The Healthy Communities Grant Program is EPA New England's main competitive grant program to work directly with communities to reduce environmental risks to protect and improve human health and the quality of life. The Water Programs works with regulated entities including municipalities, wastewater systems, and drinking water systems to protect the environment and public health.	Grant solicitations can be found on www.grants.com . To receive the annual application guidance, please contact Sandra Brownell.	https://www3.epa.gov/region1/eo/uep/hcgp.html	Sandra Brownell brownell.sandra@epa.gov 617-918-1797 5 Post Office Square, Suite 100 Boston, Massachusetts 02109
Massachusetts Department of Agricultural Resources	Leading by Example (LBE): Climate Change & Pilot Projects <i>(energy management)</i>	The LBE Program sets aggressive targets for facilities owned and operated by the Commonwealth of Massachusetts regarding greenhouse gas emission reductions, energy conservation and efficiency, renewable energy, green buildings, and water conservation.	For more information on this program, please contact Eric Friedman.	http://www.mass.gov/eea/grants-and-tech-assistance/guidance-technical-assistance/leading-by-example/	Eric Friedman Eric.Friedman@state.ma.us 617-626-1034 251 Causeway Street, Suite 500 Boston, Massachusetts 02114



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<p>Massachusetts Department of Environmental Protection, Massachusetts Department of Energy Resources, & Massachusetts Clean Energy Center</p>	<p>Clean Energy Results Program (CERP) <i>(energy management)</i></p>	<p>The Massachusetts Clean Energy Results Program (CERP) is a government-led, statewide partnership of the Massachusetts Department of Environmental Protection (MassDEP), the Massachusetts Department of Energy Resources (DOER), and the Massachusetts Clean Energy Center (Mass CEC). This program connects and leverages technical and financial assistance resources from these agencies and other partners (e.g., Mass save – an initiative sponsored by Massachusetts energy efficiency providers) to implement energy efficiency and clean energy development projects at drinking water and wastewater facilities, and other sites.</p>	<p>For more information on this program, please contact Michael DiBara.</p>	<p>http://www.mass.gov/eea/agencies/massdep/climate-energy/energy/</p>	<p>Michael DiBara michael.dibara@state.ma.us 508-767-2885 8 New Bond Street Worcester, Massachusetts 01606</p>

