

Delaware Water and Wastewater Funding Sources
Compiled by the Environmental Finance Center Network, February 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Delaware Health and Social Services Division of Public Health	Drinking Water State Revolving Fund (DWSRF) (water)	✓		✓	The Drinking Water State Revolving Fund provides infrastructure improvement loans and grants to eligible water systems. Set-aside funds from the grant support Safe Drinking Water Act goals through technical assistance, training, state program management, capacity development, public water system supervision, underground injection control and water source protection functions.	Project Notice-Of-Intent (NOIs) are solicited twice per year, due by the end of January and August. Applications can be accessed on website.	http://dhss.delaware.gov/dhss/dph/hsp/dwsrf.html	Heather Warren heather.warren@delaware.gov 302-744-4739 417 Federal Street Dover, Delaware 19901
Delaware Department of Natural Resources and Environmental Control	Clean Water State Revolving Fund (CWSRF) (sewer)	✓		✓	Provides planning, engineering and financial assistance in the form of low-interest loans, as well as grants to eligible applicants that request assistance to promote water quality projects, including all types of nonpoint source, watershed protection, restoration, and estuary management projects, as well as more traditional municipal wastewater treatment projects.	Project Notice-Of-Intent (NOIs) are solicited twice per year, due by the end of January and August. Applications can be accessed on website.	https://dnrec.alpha.delaware.gov/environmental-finance/	Carla Cassell-Carter carla.carter@delaware.gov 302-739-9941 97 Commerce Way, Suite 106 Dover, Delaware 19904
	Wastewater Matching Planning Grants (sewer)	✓			The Wastewater Planning Matching Grants are designed to assist municipal and county wastewater utilities to prepare wastewater projects for funding. The funding can be used to assist with wastewater planning in general, and for specific project planning. The grant can also be used to assist municipal and county wastewater utilities to continue the process of updating wastewater facility plans, prepare engineering estimates, or conduct feasibility studies.	Grant applications will be solicited four times per year, January, May, August, and November based on funding availability. Application guidelines and forms can be accessed on website.	https://dnrec.alpha.delaware.gov/environmental-finance/wastewater-planning-grants/	Greg Pope greg.pope@delaware.gov 302-739-9941 97 Commerce Way, Suite 106 Dover, Delaware 19904
	Community Water Quality Improvement Grants (water)	✓			The program is designed to assist conservation districts, community organization, and/or homeowner's association and non-profit organizations with implementing projects or programs within Delaware's developed landscape to improve water quality.	A Request for Proposal will be advertised in mid September to solicit grant applications.	http://www.dnrec.delaware.gov/fab/Pages/Community-Water-Quality-Grants.aspx	Sharon Webb sharon.webb@delaware.gov 302-739-9922 100 West Water Street, Suite 6B Dover, Delaware 19904
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation (water, wastewater)	✓	✓	✓	The Water Infrastructure Finance and Innovation Act of 2014 (WIFIA) established the WIFIA program, a federal credit program administered by EPA for eligible water and wastewater infrastructure projects. The WIFIA program offers loans with low, fixed interest rates and flexible financial terms. The minimum project size for small communities, population of 25,000 or less, is \$5 million.	The WIFIA application process is two phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by the announced annual deadline. For each selected projects, the prospective borrower may submit an application, negotiate loan terms, and close its loan. Please check the WIFIA website for more information about program deadlines.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460

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USDA Rural Development	Water and Waste 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. However, applicants can and are encouraged to register for RD Apply. Information is available here: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/program-s-services/water-waste-disposal-loan-grant-program/de	Terry Fearins terry.fearins@usda.gov 302-857-3625 1221 College Park Drive, Suite 200 Dover, Delaware 19904
	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/program-s-services/water-waste-disposal-loan-guarantees/de	
	Water and 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/program-s-services/water-waste-disposal-predevelopment-planning-grants/de	
	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/program-s-services/emergency-community-water-assistance-grants/de	
	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		This program helps qualified nonprofits create revolving loan funds that can provide financing to extend and improve water and waste disposal systems in rural areas.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/progra-ms-services/water-waste-disposal-revolving-loan-funds/de	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Business and Industry Guaranteed Loan <i>(small business)</i>	✓	✓	✓	This program improves the economic health of rural communities by increasing access to business capital through loan guarantees that enable commercial lenders to provide affordable financing for businesses in eligible rural areas. Lenders such as federal or state-chartered banks, savings and loans, farm credit banks, and credit unions can apply for the program. Businesses can qualify for loan guarantees.	Applications are accepted continuously. To apply, contact your regional office.	https://www.rd.usda.gov/progra-ms-services/business-industry-loan-guarantees/de	Letitia Nichols letitia.nichols@de.usda.gov 302-857-3625 1221 College Park Drive, Suite 200 Dover, Delaware 19904

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Delaware State Housing Authority	Community Development Block Grants- Kent/Sussex County <i>(water, wastewater)</i>	✓			This program, operated in Kent and Sussex Counties only, provides funding for a variety of activities (rehabilitation, demolition and Housing Code enforcement) to maintain or improve existing housing, and for the provision of infrastructure in support of housing development for low- and moderate-income persons.	Local and county governments in Kent and Sussex Counties are eligible to apply. Individuals interested in applying for funds should contact their local municipality directly. Applications are available on the website.	http://www.destatehousing.com/Landlords/dv_cdbg.php	Susan Eliason susane@destatehousing.com 302-739-4263 18 The Green Dover, Delaware 19901
Economic Development Administration, Department of Commerce	Public Works <i>(water, sewer)</i>	✓	✓		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 EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Marguerite McGinley marguerite.e.mcginley@eda.gov 215-597-8822 601 Walnut Street, Suite 140 South Philadelphia, Pennsylvania 19106
	Economic Adjustment <i>(water, sewer)</i>	✓	✓		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.			
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 and can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Rick Duncan drwarick@gmail.com 302-424-3792 210 Vickers Drive Milford, Delaware 19963
Rural Community Assistance Partnership (RCAP)	SERCAP Individual Household Well Loan Program <i>(individual wells)</i>				Loans available for purchase of new household water well or repairs to existing well. Amount not to exceed \$11,000 at 1% interest for up to 20 years. The program is designed to provide rural low to moderate income homeowners an obtainable source of financing. The program originates through USDA RD's Rural Utilities Service.	Applications are received year round and can be accessed on website.	http://sercap.aciwebs.com/services/water-wastewater	Michael Hass mhaas@sercap.org 866-928-3731 347 Campbell Avenue, Southwest Roanoke, Virginia 24016
	SERCAP Loan Fund Program <i>(sewer, water)</i>	✓	✓	✓	Offers low-interest loans to low-income, rural communities, and businesses for water/wastewater, housing, bridge loans, guaranteed loans, matching funds, and other community development activities. Maximum of \$250,000, with terms of 10-30 years.			
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	Michael Griffith mgriffiths@cobank.com 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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Army Corp of Engineers	Section 219: Environmental Infrastructure (water, wastewater)	✓			The Section 219 program provides planning, design, and construction assistance for water- and sewer-related environmental infrastructure and resource protection and development projects for local communities throughout the country.	The Corps must have an authorization from Congress to begin a project or study. To get a project or study authorized, applicants must submit a request for assistance to the upcoming Water Resource Development Act. Contact the Corps for more information.	https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
Small Business Administration (SBA)	504 Fixed Asset Program (Certified Development Company) (small business)			✓	The 504 Loan Program provides approved small businesses with long-term, fixed-rate financing used to acquire fixed assets for expansion or modernization. 504 loans are made available through Certified Development Companies (CDCs), SBA's community based partners for providing 504 Loans.	For additional information on eligibility criteria and loan application requirements, please contact your local Certified Development Company (CDC) at: https://www.sba.gov/offices/headquarters/ofa/resources/4049	https://www.sba.gov/offices/headquarters/ofa/resources/4049	John Fleming john.fleming@sba.gov 302-530-2554 1105 North Market Street Lobby Level, Suite 02 Wilmington, Delaware 19801
	7(a) Loan Guarantee (small business)			✓	The 7(a) program is a flexible tool that can be used to finance a variety of business purposes. The proceeds of a 7(a) guaranteed loan may be used to purchase machinery, fixtures, and supplies; make improvements to land and buildings; finance receivables and augment working capital; acquire and start businesses; and refinance existing debt under certain conditions. The regular 7(a) program's maximum loan amount is \$5 million. There is no minimum amount. Other, more specialized 7(a) programs have different terms and guaranty amounts.	Borrowers must submit SBA Form 1919 for a 7(a) business loan to private lenders. The lender will review the application, complete SBA Form 1920, and then submit it to the SBA's Loan Guaranty Processing Center through SBA's E-Tran website.	https://www.sba.gov/document/?program=7(a)	
	Community Advantage Pilot (small business)			✓	Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities, targeting mission-focused financial institutions which were previously not able to offer SBA loans. The maximum loan size is \$250,000. Guarantee can be up to 85 percent for loans up to \$150,000 and 75 percent for those greater than \$150,000.	All small business applicants must complete SBA Form 1919, Borrower Information Form, and 2449, Community Advantage Addendum. Lenders must complete SBA Form 1920.		
	Microloan Program (small business)			✓	The purpose of the Microloan Program is to assist women, low income, veteran, and minority entrepreneurs, and other small businesses in need of small amounts of financial assistance. Under the Microloan Program, SBA makes direct loans to intermediaries that, in turn, use the proceeds to make small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/de	https://www.sba.gov/tools/local-assistance	