

New Hampshire Water and Wastewater Funding Sources

Compiled by the Environmental Finance Center Network, March 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
New Hampshire Department of Environmental Services (NHDES)	Drinking Water State Revolving Fund (DWSRF) Loans <i>(water)</i>	✓	✓		The DWSRF program is a low-interest loan program that assists community (public and private) water systems with the cost of improving drinking water infrastructure, including new and replacement well sources, treatment and pump house upgrades, storage tanks, water main replacements, new or replacement service water meters, interconnections between two or more existing public water systems, water conservation improvements, and energy efficiency improvements.	Applications can be accessed on website. Pre-applications are typically due in June; final applications are due the following spring.	http://des.nh.gov/organization/divisions/water/dwgb/capacity/dwsrf.htm	Johnna McKenna johnna.mckenna@des.nh.gov 603-271-7017 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Clean Water State Revolving Fund (CWSRF) Loans <i>(wastewater)</i>	✓			The CWSRF program is a low-interest loan program that assists communities with the planning, design and construction of eligible water pollution control infrastructure projects. Borrowers are typically municipal or other local government entities. Most communities with publically owned wastewater systems are eligible to apply for a loan to improve their wastewater system.		https://www.des.nh.gov/organization/divisions/water/wwweb/grants.htm#cwsrf	Beth Malcolm beth.malcolm@des.nh.gov 603-271-2978 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Local Source Water Protection Grant <i>(water)</i>	✓	✓		NHDES has made small grants to water suppliers, municipalities, and other local organizations for the purpose of protecting drinking water sources. Protection projects funded through this program have included delineation of wellhead protection areas, inventorying potential contamination sources, development of local protection ordinances, groundwater reclassification, shoreline surveys, drinking water education and outreach activities, and controlling access to sources.	Applications can be accessed on the website and can be submitted by mail or e-mail. Proposals are typically due in November; grants are awarded in January-April.	http://des.nh.gov/organization/divisions/water/dwgb/dwspp/lswp_grants.htm	Andrew Madison andrew.madison@des.nh.gov 603-271-2950 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	MtBE Remediation Fund <i>(water)</i>	✓			This fund provides funding for the design and installation of drinking water infrastructure for private and public water systems impacted by MtBE contamination	Eligibility applications can be accessed on the website and are accepted year round.	https://www.des.nh.gov/organization/divisions/waste/mtbe/index.htm	Michael Juranty michael.juranty@des.nh.gov 603-271-8873 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Petroleum Reimbursement Fund <i>(water)</i>	✓			This fund provides financial assistance for the design and installation of drinking water infrastructure for eligible public/private water systems impacted by petroleum contamination.		http://des.nh.gov/organization/divisions/waste/orcb/fms/prfp/index.htm	Jennifer Marts jennifer.marts@des.nh.gov 603-271-2570 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	PWS Record Drawing Grant <i>(water)</i>	✓			This grant is intended to assist small community water systems (population 500 or less) with preparing or updating record drawings to accurately reflect the location of critical water system infrastructure, especially underground facilities.	Applications can be accessed on the website and are accepted year round. Grants are awarded until money is depleted.	http://des.nh.gov/organization/divisions/water/dwgb/	Emily Nichols emily.nichols@des.nh.gov 603-271-8320 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302



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New Hampshire Department of Environmental Services (NHDES)	Leak Detection Survey Grant (water)	✓			This grant is open to all community water systems in New Hampshire. Selected applicants receive a free leak detection survey by a professional leak detection firm that is retained by NHDES through a competitive bid process.	Applications can be accessed on the website and are accepted in early summer.	https://www.des.nh.gov/organization/divisions/water/dwgb/water-conservation/leak-detection.htm	Stacey Herbold stacey.herbold@des.nh.gov 603-271-6685 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Storage Tank Inspection Grant (water)	✓			This grant is intended to assist small community water systems (population 500 or less) with conducting storage tank inspections.	Applications can be accessed on the website and are due by March.	http://des.nh.gov/organization/divisions/water/dwgb/asset-management/index.htm	Luis Adorno luis.adorno@des.nh.gov 603-271-2472 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Asset Management Grant (water, wastewater)	✓			This grant is intended to assist community water systems (population 200 or more) in developing an asset management plan. The program will provide up to a 100% matching grant up to \$20,000 for water systems to conduct asset management initiatives for drinking water infrastructure.	Applications can be accessed on the website and are accepted in the fall.		
New Hampshire Drinking Water Groundwater Trust Fund	Non-Construction Projects (water)	✓			This program provides up to 50% grant funds to public water systems, municipalities, land trusts, non-profits and regional planning commissions for water supply land protection projects that contribute to the protection, preservation, and enhancement of the drinking water and groundwater resources of the state.	Applications can be accessed on the website. Eligibility applications are due in spring.	https://www4.des.state.nh.us/nh-dwg-trust/	Paul Susca paul.susca@des.nh.gov 603-271-7061 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
	Construction Projects (water)	✓			This program provides financial assistance to public water systems and municipalities for drinking water infrastructure projects that contribute to the protection, preservation, and enhancement of the drink water and groundwater resources of the state.	Pre-applications are accepted in tandem (typically spring) with DWSRF pre-applications.		Erin Holmes erin.holmes@des.nh.gov 603-271-8321 29 Hazen Drive, P.O. Box 95 Concord, New Hampshire 03302
U.S. Environmental Protection Agency (EPA)	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 three phases. Prospective borrowers must submit a letter of interest for their project to the WIFIA program by July 30, 2018. If EPA selects the projects, the prospective borrower is invited to submit an application.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
	Healthy Communities Grant Program (water, wastewater, stormwater)	✓	✓		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

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USDA Rural Development	Waste and Water Disposal Direct Loans and Grants <i>(water, sewer, stormwater)</i>	✓	✓		The purpose of this program is to develop, repair, replace, and expand water, waste disposal, and stormwater systems in rural areas with populations less than 10,000. Fixed, low interest rates. Repayment - up to 40 years for non-profits (if eligible) and up to 30 years for municipalities. Grants may be available.	Deadlines are set each year. 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/nh	Mark Koprowski mark.koprowski@nh.usda.gov 603-223-6057 Concord Center, Suite 218 10 Ferry Street Concord, New Hampshire 03301 or Heather Malone heather.malone@nh.usda.gov 603-447-3318 Ext. 3011 78 Main Street P.O. Box 1020 Conway, New Hampshire 03818	
	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/nh		
	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/nh		
	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/nh		
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		This program assists very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. This grant can provide up to 100% of predevelopment planning costs.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/nh		
	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.		https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/nh
	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.		https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nh



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New Hampshire Community Development Finance Authority (CDFA)	Community Development Block Grant Program (CDBG) <i>(water, sewer)</i>	✓	✓		The U.S. Department of Housing and Urban Development funded the CDBG program to provide assistance to communities for use in revitalizing neighborhoods, expanding affordable housing, developing economic opportunities, providing infrastructure, and improving community facilities and services. Non profits may apply through its municipality or county as a sub-recipient.	Application deadlines vary. Application resources can be accessed here: http://www.nhcdfa.org/block-grants/cdbg-resources	http://www.nhcdfa.org/block-grants/	Meena Gyawali mgyawali@nhcdfa.org 603-717-9112 14 Dixon Avenue, Suite 102 Concord, New Hampshire 03301
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 EDA Programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Alan Brigham abrigham@eda.gov 215-316-2965 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.			
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/Rural Utilities Service, and repaid funds used to replenish the fund and make new loans.	Applications can be accessed on website and sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Jennifer Palmiotto jpalmiotto@granitestatewater.org 603-756-3670 47 Main Street, P.O. Box 596 Walpole, New Hampshire 03608
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 844-846-3135 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Northern Border Regional Commission (NBRC)	Northern Border Regional Commission Area Development Fund <i>(water, wastewater)</i>	✓			The Northern Border Regional Commission (NBRC) is a Federal-State partnership for economic and community development in northern Maine, New Hampshire, Vermont, and New York. The NBRC provides federal funds for critical economic and community development projects throughout the northeast, including water and sewer facilities, that enhance economic development opportunities.	Potential applicants should contact their state NBRC program manager to request a pre-application package at http://www.nbrc.gov/content/contact	http://www.nbrc.gov/content/new-hampshire	Molly Kaylor mollie.kaylor@livefree.nh.gov 603-271-2591 53 Pleasant Street Concord, New Hampshire 03301



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NH Community Loan Fund	Manufactured-Home Communities <i>(water, wastewater)</i>				Every Resident Owned Community (ROC), at some stage of its life, needs to repair or replace faulty water, wastewater or electrical systems, or the roads, drains, and culverts that provide safe passage for residents and guests. NH Community Loan Fund can help create a capital improvement plan, provide planning, technical assistance, loans for repairs and improvements, and help identify funding sources for project.	Contact Tara Reardon for information on how to apply.	https://www.communityloanfund.org/how-we-help/roc-nh	Tara Reardon treardon@rocnh.org 63-224-6669 ext. 755 7 Wall Street Concord, New Hampshire 03301
NH Municipal Bond Bank	Bonding Program <i>(water, wastewater)</i>	✓			The mission of the New Hampshire Municipal Bond Bank is to provide professional services to assist qualified New Hampshire entities in obtaining financing for eligible purposes.	Contact Tammy St. for information on how to apply.	http://www.nhmbb.org/index.php/loan-program/application	Tammy St. Gelais tstgelais@nhmbb.com 603-271-2595 25 Triangle Park Drive Suite 102 Concord, New Hampshire 03301
Army Corp of Engineers	Section 219: Environmental Infrastructure <i>(water, wastewater)</i>	✓			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) <i>(small business)</i>			✓	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	Greta Johansson greta.johansson@sba.gov 603-225-1401 55 Pleasant Street Room 3101 Concord, New Hampshire 03301
	7(a) Loan Guarantee <i>(small business)</i>			✓	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)	



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Small Business Administration (SBA)	Community Advantage Pilot <i>(small business)</i>			✓	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.	https://www.sba.gov/document/?program=7(a)	Greta Johansson greta.johansson@sba.gov 603-225-1401 55 Pleasant Street Room 3101 Concord, New Hampshire 03301
	Microloan Program <i>(small business)</i>			✓	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/nh	https://www.sba.gov/tools/local-assistance	

