

Nevada 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
Nevada Division of Environmental Protection Office of Financial Assistance	Drinking Water State Revolving Loan Fund (DWSRF) (water)	✓			The Drinking Water State Revolving Fund program (DWSRF) assists state drinking water systems in meeting their responsibility to protect public health. The program provides below market rate loans for infrastructure construction to publicly and privately owned drinking water systems in Nevada. Some communities may qualify for principal forgiveness loans.	Systems must be evaluated and included on the Priority Lists in order to be eligible for funding from either program. To begin the process, complete the pre-application available on the websites.	https://ndep.nv.gov/water/financing-infrastructure/state-revolving-fund-loans/drinking-water	Jason Cooper ndep-ofa@ndep.nv.gov. 775-687-9531 901 South Stewart Street, Suite 4001 Carson City, Nevada 89701
	Clean Water State Revolving Loan Fund (CWSRF) (wastewater, storm water)	✓			The Clean Water State Revolving Fund (CWSRF) assists state wastewater, storm water, and nonpoint source systems protect public health and the environment. The program provides below market rate loans for infrastructure construction to publicly owned wastewater systems in Nevada. Loans can also be used to control non-point sources of water pollution. Some communities may qualify for principal forgiveness loans.		https://ndep.nv.gov/water/financing-infrastructure/state-revolving-fund-loans/clean-water-wastewater	
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
USDA Rural Development	Waste and Water Disposal Direct Loans and Grants (water, sewer)	✓	✓		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/program-s-services/water-waste-disposal-loan-grant-program/nv	Cheryl Couch Cheryl.couch@nv.usda.gov 775-887-1222 ext. 4760 1390 South Curry Street Carson City, Nevada 89703
	Water and Waste Disposal Guaranteed Loan Program (water, sewer)	✓	✓		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/nv	

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USDA Rural Development	Water and Waste Disposal PPG (Predevelopment Planning Grants) and SEARCH (Special Evaluation Assistance for Rural Communities and Households) Grants <i>(water, wastewater)</i>	✓	✓		These programs assist 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. For PPG's, the maximum is \$30,000 or 75% of the predevelopment planning costs; for SEARCH grants, the maximum is \$30,000.	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/program-s-services/water-waste-disposal-predevelopment-planning-grants/nv https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/nv	Cheryl Couch cheryl.couch@nv.usda.gov 775-887-1222 ext. 4760 1390 South Curry Street Carson City, Nevada 89703
	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/nv	
	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/programs-services/water-waste-disposal-revolving-loan-funds/nv	
	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 on a rolling basis and can be sent via mail. Contact your local state office to apply.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nv	Herb Shedd herb.shedd@nv.usda.gov 775-887-1222 ext. 4766 1390 South Curry Street Carson City, Nevada 89703
Nevada Governor's Office of Economic Development	State and Small Cities Community Development Block Grant (CDBG) Program <i>(water, sewer)</i>	✓			Established in 1982 and administered by the US Department of Housing and Urban Development (HUD), CDBG funds are spent on projects that help achieve one or more of the following goals: the development of suitable living environments; the supply of provide decent housing; and or the creation of economic opportunities in rural parts of the state.	Application handbooks and forms can be found online.	http://www.diversifynevada.com/programs-resources/cdbg	Jean L. Barrette jbarrette@diversifynevada.com 775-687-9919 or Jessica Sanders jnsanders@diversifynevada.com 775-687-9920 808 West Nye Lane Carson City, Nevada 89703

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Economic Development Administration, Department of Commerce	Public Works Program (water, sewer)	✓	✓		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 Economic Development Administration programs Federal Funding Opportunity.	https://www.eda.gov/funding-opportunities/	Wilfred Marshall wmarshall@eda.gov 310-348-5386 5777 West Century Boulevard, Suite 1675 Los Angeles, California 90045
	Economic Adjustment Assistance Program (water, sewer)	✓	✓		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 (water, wastewater)	✓			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. Applications and supporting documents can be sent by mail or e-mail.	http://nrwa.org/initiatives/revolving-loan-fund/	Bob Foerster bob@nvrwa.org 775-841-4222 363 Fairview Drive Carson City, Nevada 89701
Rural Community Assistance Partnership (RCAP)	Rural Community Assistance Corporation (RCAC) Environmental Infrastructure Loans (water, wastewater)	✓	✓		RCAC provides loans to finance water and waste facility projects. RCAC's loan programs are unique — they provide the early funds that small rural communities need to determine feasibility and pay pre-development costs prior to receiving state and federal program funding.	Applications can be accessed on the website and sent to the loan officer serving your state. Applications are accepted on a rolling basis.	http://www.rcac.org/lending/environmental-loans/	Darryl English denglish@rcac.org 480-265-8684 3120 Freeboard Drive, Suite 201 West Sacramento, California 95691
CoBank	Rural Water and Wastewater Lending (water, wastewater)	✓	✓	✓	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-Serve/Water.aspx	Bentley Hodges bhodges@cobank.com 303-793-2139 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

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US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Water & Energy Efficiency Grants (water, energy efficiency)	✓			Through Water and Energy Efficiency Grants, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should seek to conserve and use water more efficiently, increase the production of hydropower; mitigate conflict risk in areas at high risk of future water conflict; and accomplish other benefits that contribute to water supply reliability in the western United States.	Funding Opportunity Announcement anticipated to be posted to grants.gov in January 2019.	https://www.usbr.gov/watersmart/weeg/index.html	Josh German jgerman@usbr.gov 303-445-2839
	WaterSMART Grants: Small-Scale Efficiency Projects (water efficiency)	✓			Through Small-Scale Water Efficiency Projects, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects support small-scale water management efforts (up to \$75,000 in Federal funding for each project) that have been identified through previous planning efforts. Reclamation has developed a streamlined selection and review process to reflect the small-scale nature of these projects.	Funding Opportunity Announcement (BOR-DO-19-F005) was posted to grants.gov in January 2019. Proposals will be accepted until the application submission deadline of April 24, 2019.	https://www.usbr.gov/watersmart/swep/index.html	or Robin Graber rgraber@usbr.gov 303-445-2764
	WaterSMART Grants: Water Marketing (water marketing)	✓			Through Water Marketing Strategy grants Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. These grants provide meaningful support for entities exploring actions that can be taken to develop or facilitate water marketing. Under this funding opportunity applicants will be invited to conduct planning activities to develop a water marketing strategy to establish or expand water markets or water marketing transactions.	Funding Opportunity Announcement anticipated to be posted to grants.gov in February 2019.	https://www.usbr.gov/watersmart/watermarketing/index.html	Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225
	Title XVI Water Reclamation & Reuse Program (water, wastewater)	✓			Title XVI is Reclamation's water recycling and reuse program. Reclamation works with non-Federal partners to identify and investigate opportunities to reclaim and reuse wastewaters and impaired ground and surface water in the 17 Western states and Hawaii. Entities with Congressionally authorized projects or that are eligible under section 4009(c) of the Water Infrastructure Improvements for the Nation Act (WIIN) may seek competitive, cost-shared funding to plan, design and construct projects.	In FY 2019, Reclamation will be offering funding under the Title XVI Program for research, planning, design, and construction of congressionally authorized or WIIN Title XVI Projects.	http://www.usbr.gov/watersmart/title/index.html	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225 For regional specific contact: http://www.usbr.gov/watersmart/title/contacts.html

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US Department of the Interior - Bureau of Reclamation	Drought Response Program: Drought Resiliency Projects (water, drought)	✓			Through the Drought Response Program, Reclamation provides 50/50 cost share funding to irrigation and water districts, tribes, states and other entities with water or power delivery authority. Projects should increase the reliability of water supplies; improve water management; and provide benefits for fish, wildlife, and the environment to mitigate impacts caused by drought.	Funding Opportunity Announcement (BOR-DO-19-F003) was posted to grants.gov on January 24, 2019, and will close on March 27, 2019.	http://www.usbr.gov/drought	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225
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 and SBA participating lenders.	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	Joseph Amato joseph.amato@sba.gov 702-388-6611 300 South Fourth Street Suite 400 Las Vegas, Nevada 89101
	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. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	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.	https://www.sba.gov/document/?program=7(a)	

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Small Business Administration (SBA)	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 micro loans to eligible borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/nv	https://www.sba.gov/tools/local-assistance	Joseph Amato joseph.amato@sba.gov 702-388-6611 300 South Fourth Street Suite 400 Las Vegas, Nevada 89101