

Summary of Some Grant and Loan Programs for Drinking Water and Wastewater Projects

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Please contact Cathi Read at cathi.read@commerce.wa.gov if you would like to update your program information or if you would like an electronic version of this document.

PLANNING Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CDBG Community Development Block Grant – General Purpose Grant Fund – Planning-Only Activities	<ul style="list-style-type: none"> Comprehensive plans Non-routine infrastructure plans Feasibility studies Community action plans Low-income housing assessments 	Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties. <ul style="list-style-type: none"> Cities or towns with fewer than 50,000 people Counties with fewer than 200,000 people 	Grant <ul style="list-style-type: none"> Up to \$24,000 for a single jurisdiction. 	Pending HUD CDBG funding, 2019 applications will be due in June 2019. Contact: Jeff Hinckle 360-725-3060 jeff.hinckle@commerce.wa.gov Visit www.commerce.wa.gov/cdbg for information and forms.
SOURCE WATER PROTECTION GRANT PROGRAM	Source water protection studies (watershed, hydrogeologic, feasibility studies). Projects need to identify solutions to source water protection problems, assist in implementation of protection plans, or increase or update data that directly benefits source water protection.	Non-profit Group A water systems. Local governments proposing a regional project. Project must be considered a priority for drinking water source protection by Department of Health Regional Offices.	Grants <ul style="list-style-type: none"> Funding is dependent upon project needs, but typically does not exceed \$30,000. 	Applications accepted anytime; grants awarded on a funds available basis. Contact: Corina Hayes Source Water Protection Program Manager 360-236-3114 corina.hayes@doh.wa.gov http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/SourceWater/SourceWaterProtection.aspx
ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF) Centennial Clean Water Fund	Planning projects associated with publicly-owned wastewater and stormwater facilities. The integrated program also funds planning and implementation of nonpoint source pollution control activities.	Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes	Loan interest rates (SFY 2019) <ul style="list-style-type: none"> 6-20 year loans: 2.0% 1-5 year loans: 1.0% <u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan	This year's applications due October 15, 2018. Next year's applications due in mid-October 2019. Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov https://ecology.wa.gov/About-us/How-we-operate/Grants-loans/Find-a-grant-or-loan/Water-Quality-grants-and-loans

PLANNING Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RD PRE-DEVELOPMENT GRANTS (PPD) U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Low-income, small communities and systems serving areas under 10,000 population.	Planning grant to assist in paying costs associated with developing a complete application for RD funding for a proposed project. Maximum \$30,000 grant. Requires minimum 25% match.	Applications accepted year-round, on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
RD ‘SEARCH’ GRANTS: SPECIAL EVALUATION ASSISTANCE FOR RURAL COMMUNITIES U.S. Dept. of Agriculture Rural Development – Rural Utilities Service – Water and Waste Disposal Direct Loans and Grants	Water and/or sewer planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Low-income, small communities and systems serving areas under 2,500 population.	Maximum \$30,000 grant. No match required.	Applications accepted year-round, on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
CERB PLANNING AND FEASIBILITY GRANTS Community Economic Revitalization Board – Project-Specific Planning Program	Project-specific feasibility and pre-development studies that advance community economic development goals for industrial sector business development.	Eligible statewide <ul style="list-style-type: none"> Counties, cities, towns, port districts, special districts. Federally recognized tribes Municipal corporations, quasi-municipal corporations w/ economic development purposes. 	Grant <ul style="list-style-type: none"> Up to \$50,000 per application. Requires 25% (of total project cost) matching funds. 	Applications accepted year-round. The Board meets six times a year. Contact: Janea Delk 360-725-3151 janea.delk@commerce.wa.gov
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Feasibility and Pre-Development Loans	Water, wastewater, stormwater, and solid waste planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if proposed permanent financing is through USDA Rural Development.	<ul style="list-style-type: none"> Typically up to \$50,000 for feasibility loan. Typically up to \$350,000 for pre-development loan. Typically up to a 1-year term. 5% interest rate. 	Applications accepted anytime. Contact: Melissa Ebert 916-767-9004 mebert@rcac.org Applications available online at http://www.rcac.org/lending/environmental-loans/

PRECONSTRUCTION ONLY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF) Centennial Clean Water Fund Stormwater Financial Assistance Program (SFAP)	Design projects associated with publicly-owned wastewater and stormwater facilities. The integrated program also funds planning and implementation of nonpoint source pollution control activities.	Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes.	Loan interest rates (SFY 2019) <ul style="list-style-type: none"> • 6-20 year loans: 2.0% • 1-5 year loans: 1.0% <u>Pre-Construction Set-aside (Distressed Communities)</u> 50% forgivable principal loan and 50% loan	This year's applications due October 15, 2018. Next year's applications due in mid-October 2019. A cost effectiveness analysis must be complete at the time of application. Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov https://ecology.wa.gov/About-us/How-we-operate/Grants-loans/Find-a-grant-or-loan/Water-Quality-grants-and-loans
PWB PRE-CON Public Works Board – Pre-Construction Program	Low-interest loans to fund pre-construction activities that prepare a specific project for construction.	Counties, cities, special purpose districts, and quasi-municipal organizations that meet certain requirements. School districts and port districts are not eligible.	<ul style="list-style-type: none"> • There is no funding currently available; all funds have been awarded. • However, we are requesting additional funding in the next biennium. • Funding is subject to Governor and Legislative appropriation. • Maximum loan amount \$1 million per jurisdiction per biennium. • 5-year loan term. • Interest rates vary. • Application cycle opens once every two months until appropriated funds are exhausted. • Pre-construction work must be completed within 2 years. 	Check the Public Works Board website periodically at http://www.pwb.wa.gov to obtain the latest information on program details or to contact Public Works Board staff. Contact: Connie Rivera 360-725-3088 connie.rivera@commerce.wa.gov

PRECONSTRUCTION ONLY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Feasibility and Pre-Development Loans	Water, wastewater, stormwater, or solid waste planning; environmental work; and other work to assist in developing an application for infrastructure improvements.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 or less if proposed permanent financing is through USDA Rural Development.	<ul style="list-style-type: none"> • Typically up to \$50,000 for feasibility loan. • Typically up to \$350,000 for pre-development loan. • Typically a 1-year term. • 5% interest rate. 	<p>Applications accepted anytime.</p> <p>Contact: Melissa Ebert 916-767-9004 mebert@rcac.org</p> <p>Applications available online at http://www.rcac.org/lending/environmental-loans/</p>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CDBG-GP Community Development Block Grant – General Purpose Grants	<ul style="list-style-type: none"> Final design and construction of wastewater, drinking water, side connections, stormwater, streets, and community facility projects. Infrastructure in support of economic development or affordable housing. Planning activities including comprehensive plans, non-routine infrastructure plans, feasibility studies, community action plans, and low-income housing assessments. 	Projects must principally benefit low- to moderate-income people in non-entitlement cities and counties. <ul style="list-style-type: none"> Cities or towns with fewer than 50,000 people Counties with fewer than 200,000 people 	Maximum grant amounts: <ul style="list-style-type: none"> \$750,000 for construction projects and acquisition projects. \$500,000 for local housing rehabilitation programs. \$250,000 for local microenterprise assistance programs. \$24,000 for planning-only activities. 	Pending HUD CDBG funding, 2019 applications will be due in June 2019. Contact: Jacquie Andresen 360-725-3017 Jacquie.andresen@commerce.wa.gov www.commerce.wa.gov Visit www.commerce.wa.gov/cdbg for information and forms.
RD U.S. Dept. of Agriculture Rural Development - Rural Utilities Service - Water and Waste Disposal Direct Loans and Grants	Pre-construction and construction associated with building, repairing, or improving drinking water, solid waste facilities and wastewater facilities.	<ul style="list-style-type: none"> Cities or towns with fewer than 10,000 population. Counties, special purpose districts, non-profit corporations or tribes unable to get funds from other sources at reasonable rates and terms. 	Loans; Grants in some cases <ul style="list-style-type: none"> Interest rates change quarterly; contact staff for latest interest rates. Up to 40-year loan term. No pre-payment penalty. 	Applications accepted year-round on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
<p>DWSRF Drinking Water State Revolving Fund</p> <p>Construction Loan Program</p>	<p>Drinking water system infrastructure projects aimed at increasing public health protection. The program now includes dedicated funding for subsidy.</p> <p>There is a limited amount of principal forgiveness for communities with high affordability index numbers and water system restructuring/ consolidation projects.</p>	<p>Group A community and not-for-profit non-community water systems, but not federal or state-owned systems; both privately- and publicly-owned systems are eligible.</p> <p>Tribal systems are eligible provided the project is not receiving other national set-aside funding for the project.</p>	<p>Loan</p> <ul style="list-style-type: none"> • 1% loan fee (water systems receiving subsidy are not subject to loan fees). • \$3 million per jurisdiction per year. • \$6 million for jointly-owned projects. • 1.75 – 2.25% interest rate. • Loan repayment period: 20 years or life of the project, whichever is less. • No local match required. • \$25 million expected to be available this cycle. 	<p>Applications will be available and accepted October 1 through November 30, 2018.</p> <p>Contact: Janet Cherry 360-236-3153 janet.cherry@doh.wa.gov</p> <p>For information and forms visit: http://www.doh.wa.gov/DWSRF</p>
<p>ECOLOGY: INTEGRATED WATER QUALITY FUNDING PROGRAM State Water Pollution Control Revolving Fund (SRF)</p> <p>Centennial Clean Water Fund</p> <p>Stormwater Financial Assistance Program (SFAP)</p>	<p>Construction projects associated with publicly-owned wastewater and stormwater facilities.</p> <p>The integrated program also funds planning and implementation of nonpoint source pollution control activities.</p>	<p>Counties, cities, towns, conservation districts, or other political subdivision, municipal or quasi-municipal corporations, and tribes.</p> <p><u>Hardship Assistance</u> Jurisdictions listed above with a population of 25,000 or less.</p>	<p>Loan interest rates (SFY 2019)</p> <ul style="list-style-type: none"> • 21-30 year loans: 2.7% • 6-20 year loans: 2.0% • 1-5 year loans: 1.0% <p><u>Hardship assistance</u> for the construction of wastewater treatment facilities may be available in the form of a reduced interest rate, grant subsidy, or loan forgiveness. Hardship assistance is based on impact to residential ratepayers and the community MHI. Hardship funding is only available for the portion of a facility serving existing residential need.</p> <p><u>Stormwater grant</u> maximum award per jurisdiction: \$5 million, with a required 25% match.</p>	<p>This year's applications due October 15, 2018. Next year's applications due in mid-October 2019.</p> <p>A cost effectiveness analysis must be complete at the time of application.</p> <p>Contact: David Dunn 360-407-6503 david.dunn@ecy.wa.gov</p> <p>https://ecology.wa.gov/About-us/How-we-operate/Grants-loans/Find-a-grant-or-loan/Water-Quality-grants-and-loans</p>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Construction Loans	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities. Can include pre-development costs.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less, or 10,000 populations or less if using USDA Rural Development financing as the takeout.	<ul style="list-style-type: none"> Typically up to \$3 million with commitment letter for permanent financing Security in permanent loan letter of conditions Term matches construction period. 5% interest rate 1% loan fee 	<p>Applications accepted anytime.</p> <p>Contact: Melissa Ebert 916-767-9004 mebert@rcac.org</p> <p>Applications available online at http://www.rcac.org/lending/environmental-loans/</p>
RCAC RURAL COMMUNITY ASSISTANCE CORPORATION Intermediate Term Loan	Water, wastewater, solid waste and stormwater facilities that primarily serve low-income rural communities.	Non-profit organizations, public agencies, tribes, and low-income rural communities with a 50,000 population or less.	<ul style="list-style-type: none"> For smaller capital needs, normally not to exceed \$100,000. Typically up to a 20-year term 5% interest rate 1% loan fee 	<p>Applications accepted anytime.</p> <p>Contact: Melissa Ebert 916-767-9004 mebert@rcac.org</p> <p>Applications available online at http://www.rcac.org/lending/environmental-loans/</p>
RURAL WATER REVOLVING LOAN FUND	Short-term costs incurred for replacement equipment, small scale extension of services, or other small capital projects that are not a part of regular operations and maintenance for drinking water and wastewater projects.	Public entities, including municipalities, counties, special purpose districts, Native American Tribes, and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.	<ul style="list-style-type: none"> Loan amounts may not exceed \$100,000 or 75% of the total project cost, whichever is less. Applicants will be given credit for documented project costs prior to receiving the RLF loan. Interest rates at the lower of the poverty or market interest rate as published by USDA RD RUS, with a minimum of 3% at the time of closing. Maximum repayment period is 10 years. Additional ranking points for a shorter repayment period. The repayment period cannot exceed the useful life of the facilities or financed item. 	<p>Applications accepted anytime.</p> <p>Contact: Tracey Hunter Evergreen Rural Water of WA 360-462-9287 thunter@erwow.org</p> <p>Download application online: http://nrwa.org/initiatives/revolving-loan-fund/</p>

CONSTRUCTION AND DESIGN/CONSTRUCTION Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
CERB Community Economic Revitalization Board - Construction Program	<p>Public facility projects required by private sector expansion and job creation.</p> <p>Projects must support significant job creation or significant private investment in the state.</p> <ul style="list-style-type: none"> Bridges, roads and railroad spurs, domestic and industrial water, sanitary and storm sewers. Electricity, natural gas and telecommunications General purpose industrial buildings, port facilities. Acquisition, construction, repair, reconstruction, replacement, rehabilitation 	<ul style="list-style-type: none"> Counties, cities, towns, port districts, special districts Federally-recognized tribes Municipal and quasi-municipal corporations with economic development purposes. 	<p>Loans; grants in unique cases</p> <ul style="list-style-type: none"> Projects without a committed private partner allowed for in rural areas. \$2 million maximum per project, per policy. Interest rates: 1-3% Based on Debt Service Coverage Ratio (DSCR), Distressed County, and length of loan term. 20-year maximum loan term Match for committed private partners: 20% (of total project cost). Match for prospective partners: 50% (of total project cost). Applicants must demonstrate gap in public project funding and need for CERB assistance. CERB is authority for funding approvals. 	<p>Applications accepted year-round. The Board meets six times a year.</p> <p>Contact: Janea Delk 360-725-3151 janea.delk@commerce.wa.gov</p>
PWB Public Works Board - Construction Program	<p>New construction, replacement, and repair of existing infrastructure for stormwater, solid waste, recycling, road or bridge projects.</p>	<ul style="list-style-type: none"> Counties, cities, special purpose districts, and quasi-municipal organizations. No school districts, port districts, or tribes per statute. 	<ul style="list-style-type: none"> There is no funding currently available. However, we are requesting additional funding in the next biennium. The Board is updating its funding cycles, programs, and processes authorized by the passage of ESSB 1677. Funding is subject to Governor and Legislative appropriation. 	<p>Please visit: http://www.pwb.wa.gov</p> <p>Contact: Connie Rivera 360-725-3088 connie.rivera@commerce.wa.gov</p>

EMERGENCY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
RD – ECWAG U.S. Dept. of Agriculture Rural Development Emergency Community Water Assistance Grants	Domestic water projects needing emergency repairs due to an incident such as: a drought; earthquake; flood; chemical spill; fire; etc. A significant decline in quantity or quality of potable water supply that was caused by an emergency.	Public bodies, tribes and private non-profit corporations serving rural areas with populations under 10,000.	Grant; pending availability of funds <ul style="list-style-type: none"> • \$150,000 limit for incident related emergency repairs to an existing water system. • \$500,000 limit to alleviate a significant decline in potable water supply caused by an emergency. 	Applications accepted year-round on a fund-available basis. Contact: Janice Roderick 360-704-7739 janice.roderick@wa.usda.gov http://www.rurdev.usda.gov/wa
DWSRF Department of Health – Drinking Water State Revolving Fund Emergency Loan Program	Will financially assist eligible communities experiencing the loss of critical drinking water services or facilities due to an emergency.	<ul style="list-style-type: none"> • Publicly or privately owned (not-for-profit) Group A community water systems with a population of fewer than 10,000. • Transient or non-transient non-community public water systems owned by a non-profit organization. Non-profit non-community water systems must submit tax-exempt documentation. • Tribal systems are eligible provided the project is not receiving other national set-aside funding for the project. 	6-year loans with the following terms: <ul style="list-style-type: none"> • Interest rate: 1.75 – 2.25% • Forgiveness: up to 75% • Loan term: 6 years • Time of performance: 2 years from contract execution to project completion date. • Repayment commencing first October after contract execution. 	To be considered for an emergency loan, an applicant must submit a completed emergency application package to the department. Contacts: Department of Health Regional Engineers or Janet Cherry 360-236-3153 Janet.cherry@doh.wa.gov For information and forms visit: http://www.doh.wa.gov/CommunityandEnvironment/DrinkingWater/WaterSystemAssistance/DrinkingWaterStateRevolvingFundDWSRF

EMERGENCY Programs	Eligible Projects	Eligible Applicants	Funding Available	How To Apply
PWB Public Works Board – Emergency Loan Program: Repair, replace, rehabilitate, or reconstruct eligible systems to current standards for existing users.	<p>A public works project made necessary by a natural disaster, or an immediate and emergent threat to the public health and safety due to unforeseen or unavoidable circumstances.</p> <p>Demonstrate financial need through inadequate local budget resources.</p>	<p>Counties, cities, special purpose districts, and quasi-municipal organizations.</p> <p>No school districts, port districts, or tribes per statute.</p> <p>Water, sanitary sewer, storm water, roads, streets, bridges, solid waste, and recycling facilities.</p>	<ul style="list-style-type: none"> • Approximately \$4.8 million for emergency loan funding. • Maximum loan amount \$1 million per jurisdiction per biennium. • 20-year loan term or life of the improvement, whichever is less. • Interest rates vary. • Application cycle is open until appropriated funds are exhausted. 	<p>Check the Public Works Board website periodically at: http://www.pwb.wa.gov to obtain the latest information on program details or to contact Public Works Board staff.</p> <p>Contact: Connie Rivera 360-725-3088 connie.rivera@commerce.wa.gov</p>
RURAL WATER REVOLVING LOAN FUND Disaster area emergency loans	<p>Contact staff for more information on emergency loans.</p>	<p>Public entities, including municipalities, counties, special purpose districts, Native American Tribes, and corporations not operated for profit, including cooperatives, with up to 10,000 population and rural areas with no population limits.</p>	<p>90-day, no interest, disaster area emergency loans with immediate turn-around.</p>	<p>Applications accepted anytime.</p> <p>Contact: Tracey Hunter Evergreen Rural Water of WA 360-462-9287 thunter@erwow.org</p> <p>Download application online: http://nrwa.org/initiatives/revolving-loan-fund/</p>

For more information, please contact:
cathi.read@commerce.wa.gov
Source: www.waswd.org
For non-public funding, please click [here](#).