

**Utah Water and Wastewater Funding Sources**  
Compiled by the Environmental Finance Center Network, April 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Utah Department of Environmental Quality	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓	✓	✓	The DWSRF program provides financial assistance to eligible public water systems for infrastructure projects, administration, technical assistance, source water protection, etc.	To initiate the process, complete, and submit the combined application form online.	<a href="https://deq.utah.gov/drinking-water/state-revolving-fund-srf-drinking-water">https://deq.utah.gov/drinking-water/state-revolving-fund-srf-drinking-water</a>	Michael Grange mgrange@utah.gov 801-536-0069 195 North 1950 West Salt Lake City, Utah 84116
	Clean Water State Revolving Fund (CWSRF) <i>(wastewater, infrastructure)</i>	✓	✓		The CWSRF funds water quality and wastewater infrastructure projects in Utah including green infrastructure, water and energy efficiency, and environmentally innovative projects. Financing may be available for non- and for- profits, but for nonpoint source projects.	Assistance applications are available on the Division's website. Applications are due 45 days prior to the Water Quality Board meeting when the application will be heard. The Board generally meets on the 4th Wednesday of each month in Salt Lake City. Contact staff for further assistance with applications.	<a href="https://deq.utah.gov/legacy/assistance-funds-grants/water-quality/index.htm">https://deq.utah.gov/legacy/assistance-funds-grants/water-quality/index.htm</a>	John Mackey jmackey@utah.gov 801-536-4347 195 North 1950 West Salt Lake City, Utah 84116
U.S. Environmental Protection Agency	Water Infrastructure Finance and Innovation <i>(water, wastewater)</i>	✓	✓	✓	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.	<a href="https://www.epa.gov/wifia">https://www.epa.gov/wifia</a>	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 <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: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ut">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/ut</a>	Heath Price heath.price@ut.usda.gov 801-524-4325 125 South State Street, Room 4311 Salt Lake City, Utah 84138
	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.		<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ut">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/ut</a>	

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USDA Rural Development	Water and Waste Disposal Predevelopment Planning Grants  (water, wastewater)	✓	✓		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.	Applications are accepted on a rolling basis. Paper applications are accepted, or applicants can register for and use RD Apply. Information is available here: <a href="http://www.rd.usda.gov/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/program-s-services/water-waste-disposal-predevelopment-planning-grants/ut">http://www.rd.usda.gov/program-s-services/water-waste-disposal-predevelopment-planning-grants/ut</a>	Heath Price heath.price@ut.usda.gov 801-524-4325 125 South State Street, Room 4311 Salt Lake City, Utah 84138
	Emergency Community Water Assistance Grants  (water)	✓	✓		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.		<a href="http://www.rd.usda.gov/program-s-services/emergency-community-water-assistance-grants/ut">http://www.rd.usda.gov/program-s-services/emergency-community-water-assistance-grants/ut</a>	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH)  (water, wastewater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water and waste disposal projects. A maximum of \$30,000 is available.		<a href="https://www.rd.usda.gov/program-s-services/search-special-evaluation-assistance-rural-communities-and-households/ut">https://www.rd.usda.gov/program-s-services/search-special-evaluation-assistance-rural-communities-and-households/ut</a>	
	Community Facilities Direct Loan and Grant  (water, wastewater)	✓	✓		This program provides affordable funding to develop essential community facilities in rural areas. An essential community facility is defined as a facility that provides an essential service to the local community for the orderly development of the community in a primarily rural area, and does not include private, commercial or business undertakings.		<a href="https://www.rd.usda.gov/program-s-services/community-facilities-direct-loan-grant-program/UT">https://www.rd.usda.gov/program-s-services/community-facilities-direct-loan-grant-program/UT</a>	
	Water and Waste Disposal Revolving Fund  (water, wastewater)		✓		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.	<a href="https://www.rd.usda.gov/program-s-services/water-waste-disposal-revolving-loan-funds/mi">https://www.rd.usda.gov/program-s-services/water-waste-disposal-revolving-loan-funds/mi</a>	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
	Business and Industry Guaranteed Loan  (small business)	✓	✓	✓	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.	<a href="https://www.rd.usda.gov/program-s-services/business-industry-loan-guarantees/ut">https://www.rd.usda.gov/program-s-services/business-industry-loan-guarantees/ut</a>	Perry Mathews perry.mathews@ut.usda.gov 801-524-4328 125 South State Street, Room 4311 Salt Lake City, Utah 84138

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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 <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Trent Thompson tthompson@eda.gov 303-844-5452 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
	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.			
	Planning and Local Technical Assistance (resiliency)	✓	✓		Through its Planning and Local Technical Assistance programs, EDA assists eligible recipients in developing economic development plans and studies designed to build capacity and guide the economic prosperity and resiliency of an area or region.	Application packages are available at <a href="http://www.grants.gov">www.grants.gov</a> . Applications will be accepted on an ongoing basis until the publication of a new EDA Programs Federal Funding Opportunity.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Trent Thompson tthompson@eda.gov 303-844-5452 1244 Speer Boulevard, Suite 431 Denver, Colorado 80204
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/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.	<a href="http://nrwa.org/initiatives/revolving-loan-fund/">http://nrwa.org/initiatives/revolving-loan-fund/</a>	Dale Pierson dale.pierson@rwau.net 801-756-5123 76 Red Pine Drive Alpine, Utah 84004
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.	<a href="http://www.rcac.org/lending/environmental-loans/">http://www.rcac.org/lending/environmental-loans/</a>	Darryl English denglish@rcac.org 435-649-0515 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: <a href="http://www.cobank.com/h2oloan">www.cobank.com/h2oloan</a>	<a href="http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx">http://www.cobank.com/About-CoBank/Industries-We-Serve/Water.aspx</a>	Bentley Hodges bhodges@cobank.com 303-793-2139 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
Utah Department of Workforce Services	Community Development Block Grant Program (CDBG) (Annual Competitive Round) (water, sewer)	✓	✓		The CDBG program provides grants to cities and towns of fewer than 50,000 in population and counties of fewer than 200,000 people by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low and moderate incomes. Non-profits and special districts are eligible to apply, but must be sponsored through a city or county.	Annual "How to Apply" workshops are held throughout the state in October and November. Applicants must attend one of these workshops in order to be eligible to apply.	<a href="https://jobs.utah.gov/housing/community/cdbg/index.html">https://jobs.utah.gov/housing/community/cdbg/index.html</a>	Keith Heaton kheaton@utah.gov 801-468-0133 1385 South State Street Salt Lake City, Utah 84111

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Utah Department of Workforce Services	Permanent Community Impact Fund (CIB) <i>(water, sewer)</i>	✓			The Permanent Community Impact Fund Board (CIB) provides loans and grants to counties, cities and towns that are impacted by mineral resource development on federal lands. Because local communities cannot collect taxes from federal lands, their ability to provide necessities like roads, municipal buildings, water and sewer service is diminished. To reduce that burden, a portion of the federal lease fees are returned to the Community Impact Board to distribute to the impacted communities.	The CIB reviews applications and authorizes funding assistance on a Trimester basis during the state fiscal year (July 1 – June 30).	<a href="https://jobs.utah.gov/housing/community/cib/index.html">https://jobs.utah.gov/housing/community/cib/index.html</a>	Candace Powers cpowers@utah.gov 801-468-0131 1385 South State Street, 4th Floor Salt Lake City, Utah 84115
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.	<a href="https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/">https://www.usace.army.mil/Missions/Civil-Works/Project-Partnership-Agreements/model_ra/section_219/</a>	Dave Wethington david.m.wethington@usace.army.mil 202-761-1878 441 G Street Northwest Washington, District of Columbia 20314
US Department of the Interior - Bureau of Reclamation	WaterSMART Grants: Small-Scale Efficiency Projects <i>(water efficiency)</i>	✓			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.	<a href="https://www.usbr.gov/watersmart/swep/index.html">https://www.usbr.gov/watersmart/swep/index.html</a>	Josh German jgerman@usbr.gov 303-445-2839  or Robin Graber rgraber@usbr.gov 303-445-2764
	WaterSMART Grants: Water Marketing <i>(water marketing)</i>	✓			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.	<a href="https://www.usbr.gov/watersmart/watermarketing/index.html">https://www.usbr.gov/watersmart/watermarketing/index.html</a>	Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225

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US Department of the Interior - Bureau of Reclamation	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.	<a href="http://www.usbr.gov/watersmart/title/index.html">http://www.usbr.gov/watersmart/title/index.html</a>	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225  For regional specific contact: <a href="http://www.usbr.gov/watersmart/title/contacts.html">http://www.usbr.gov/watersmart/title/contacts.html</a>
	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.	Three Funding Opportunity Announcements may be offered under the Title XVI Program: (1) planning, design, and construction of congressionally authorized or WIIN Title XVI Projects; (2) Feasibility Studies; and (3) Research. In FY 2018 Reclamation does not plan to offer feasibility study or research funding opportunity announcements. The funding opportunity announcement for planning, design, and construction of Title XVI projects is expected to be posted on grants.gov in May.	<a href="http://www.usbr.gov/watersmart/title/index.html">http://www.usbr.gov/watersmart/title/index.html</a>	Amanda Erath aerath@usbr.gov 303-445-2766 Building 67 (84-51000) P.O. Box 25007 Denver, Colorado 80225  For regional specific contact: <a href="http://www.usbr.gov/watersmart/title/contacts.html">http://www.usbr.gov/watersmart/title/contacts.html</a>
	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.	<a href="http://www.usbr.gov/drought">http://www.usbr.gov/drought</a>	Darion Mayhorn dmayhorn@usbr.gov 303-445-3121 Building 67 (84-51000) PO Box 25007 Denver, Colorado 80225
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 either one of the following two Certified Development Companies: www.mwsbf.com or www.utahcdc.com	<a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	Karl Wernick karl.wernick@sba.gov 801-524-3210 125 South State Street Room 2227 Salt Lake City, Utah 84138

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Small Business Administration (SBA)	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. SBA's 50% to 90% guaranty helps provide entrepreneurs access to capital.	Businesses apply with their lending institution -- typically a bank or credit union. The lender will process the application and, if required, submit it to SBA for approval. However, most applications are process entirely by the lender.	<a href="https://www.sba.gov/funding-programs/loans">https://www.sba.gov/funding-programs/loans</a>	Karl Wernick karl.wernick@sba.gov 801-524-3210 125 South State Street Room 2227 Salt Lake City, Utah 84138
	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.	Businesses apply with the Community Advantage Lender (which, in Utah, is presently Mountain West Small Business Finance.) The lender will provide any required application forms. Contact Mountain West Small Business Finance at 801-474-3232.	<a href="https://www.sba.gov/funding-programs/loans">https://www.sba.gov/funding-programs/loans</a>	
	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 (up to \$50,000) to eligible micro borrowers.	For additional information on eligibility criteria and loan application requirements, please contact the Utah Microloan Fund which is the sole micro lender participating with SBA in Utah.	<a href="http://www.utahmicroloanfund.org/">http://www.utahmicroloanfund.org/</a>	