

Hawaii Water and Wastewater Funding Sources
Compiled by the Environmental Finance Center Network, May 2019

Organization	Program (key words)	Gov. Entity	Non- Profit	For- Profit	Purpose or Use of Funds	How to Apply	Website	Contact
Hawaii Department of Health	Drinking Water State Revolving Fund (DWSRF) <i>(water)</i>	✓			This program provides low interest loans to Hawaii's regulated Public Water Systems for capital improvements to drinking water infrastructure projects. These projects help achieve or maintain compliance with drinking water standards, protect public health and the environment.	Applicant must request project ranking prior to submitting a Project Report. Applications and instructions can be accessed on website.	http://health.hawaii.gov/sdwb/drinking-water-state-revolving-fund/	Safe Drinking Water Branch Environmental Management Division sdwb@doh.hawaii.gov 808-586-4258 Hawaii State Department of Health Uluakupu Building 4 2385 Waimano Home Road, Suite 110 Pearl City, Hawaii 96782
	Clean Water State Revolving Fund Program (CWSRF) <i>(wastewater)</i>	✓			This program assists in financing the construction of water pollution control projects necessary to prevent contamination of groundwater and coastal water resources and to protect and promote the health, safety and welfare of the citizens of the State of Hawaii and provides low interest loans to county and state agencies to construct point source and nonpoint source water pollution control projects.		http://health.hawaii.gov/wastewater/home/cwsrf/	Wastewater Branch Environmental Management Division doh.wwb@doh.hawaii.gov 808-586-4294 State of Hawaii Department of Health 2827 Waimano Home Road, Room 207 Pearl City, Hawaii 96782
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.	https://www.epa.gov/wifia	Karen Fligger wifia@epa.gov 202-564-2992 1200 Pennsylvania Avenue, Northwest Mailcode 4201T Washington, District of Columbia 20460
	Water Infrastructure Improvements for the Nation Act: Assistance for Small and Disadvantaged Communities Drinking Water Grant <i>(water)</i>	✓			The program supports drinking water projects and activities in small and disadvantaged communities that are unable to finance projects to comply with drinking water regulations under the Safe Drinking Water Act. Projects and activities eligible for assistance can include infrastructure projects; technical, managerial, and financial capacity building activities; and activities necessary for a state to respond to a contaminant.	Communities will apply to their respective state program for assistance. Applications will be available in the upcoming weeks and accepted on a rolling basis until June 2020.	https://www.epa.gov/dwcapacity/wii-n-grant-assistance-small-and-disadvantaged-communities-drinking-water-grant	For state contact information (<i>coming soon</i>) , visit: https://www.epa.gov/ground-water-and-drinking-water/drinking-water-grants
USDA Rural Development	Water and Waste Disposal Loan and Grant Program <i>(water, wastewater)</i>	✓	✓		Provides funding for clean and reliable drinking water systems to households and businesses in eligible rural areas and towns with fewer than 10,000 people.	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/programs-services/water-waste-disposal-loan-grant-program/hi	Donald Etes donald.etes@hi.usda.gov 808-933-8317 Room 311, Federal Building 154 Waiuanue Avenue Hilo, Hawaii 96720
	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 needy communities of rural areas and towns with populations of 10,000 or less. 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/hi	

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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: http://www.rd.usda.gov/programs-services/rd-apply	http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/hi	Donald Etes donald.etes@hi.usda.gov 808-933-8317 Room 311, Federal Building 154 Waiuanue Avenue Hilo, Hawaii 96720
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater)	✓	✓		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.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/hi	
	Emergency Community Water Assistance Grants (water)	✓	✓		This program helps eligible communities prepare for, or recover from, an emergency that threatens the availability of safe, reliable drinking water for households and businesses.		http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/hi	
	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.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/hi	Denise Oda denise.oda@hi.usda.gov 808-933-8323 Room 311, Federal Building 154 Waiuanue Avenue Hilo, Hawaii 96720
	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.	https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/hi	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250
Department of Housing and Urban Development (HUD)	Non-Entitlement Community Development and Block Grants (CDBG) in Hawaii (water, sewer)	✓			The Non-Entitlement CDBG Grants in Hawaii offer a source of financing allotted for the economic development, housing rehabilitation, public facilities rehab, construction or installation for the benefit of low- to moderate-income persons, or to aid in the prevention of slums.	Contact local HUD Field Office with questions or inquiries.	https://www.hudexchange.info/programs/cdbg-hud-administered/	Mark Chandler mark.a.chandler@hud.gov 808-457-4678 1132 Bishop Street, Suite 1400 Honolulu, Hawaii 968130
	Native Hawaiian Housing Block Grant (NHHBG) (water, sewer)	✓			The use of NHHBG funds is limited to eligible affordable housing activities for low-income (not exceeding 80% of the median income for the area) native Hawaiians eligible to reside on Hawaiian home lands. Eligible activities include new construction, rehabilitation, acquisition, infrastructure, and various support services. Housing can be either rental or homeownership. NHHBG funds can also be used for certain types of community facilities if the facilities serve eligible residents of affordable housing.		https://www.hud.gov/program_offices/public_indian_housing/ih/codetalk/onap/nhhbgprogram	Claudine Allen claudine.c.allen@hud.gov 808-457-4674 1132 Bishop Street, Suite 1400 Honolulu, Hawaii 96813

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Economic Development Administration, Department of Commerce	Public Works (water, sewer)	✓	✓		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/	Herbert Thweatt hthweatt@eda.gov 808-541-3391 300 Ala Moana Boulevard, Room 5180 Honolulu, Hawaii 96850
	Economic Adjustment (water, sewer)	✓	✓		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/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.	http://nrwa.org/initiatives/revolving-loan-fund/	Mahana Gomes hrwaoffice@hawaiiirwa.org 808-315-8925 65-1158 Mamalahoa Highway, Suite 2D Kamuela, Hawaii 96743
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-We-Serve/Water.aspx	Bryan Ervin ervinb@cobank.com 303-740-4377 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
U.S. Department of Interior- Bureau of Reclamation	Title XVI Water Reclamation and 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.	https://www.usbr.gov/watersmart/titlexvi/	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
US Army Corp of Engineers	Section 595 – Water/Wastewater Improvements (water)	✓			Section 595 of the Water Resources Development Act of 1999, as amended provides authority for the Corps to provide design and construction assistance. This assistance is to non-federal interests in rural Montana, Idaho and Nevada for water-related environmental infrastructure and resources protection and development projects.	Send a letter of interest (LOI) to the Corps stating the problem, potential solution, and general understanding that this program is a 75/25 reimbursable cost-share.	www.nww.usace.army.mil	Karen Kelly karen.l.kelly@usace.army.mil 509-527-7248 201 North 3rd Avenue Walla Walla, Washington 99362
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	Jane Sawyer jane.sawyer@sba.gov 808-541-2990 500 Ala Moana Boulevard, Suite 1-306 Honolulu, Hawaii 96813

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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. 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)	Jane Sawyer jane.sawyer@sba.gov 808-541-2990 500 Ala Moana Boulevard, Suite 1-306 Honolulu, Hawaii 96813
	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)	
	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/hi	https://www.sba.gov/tools/local-assistance	