

Louisiana 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
Louisiana Department of Health	Drinking Water Revolving Loan Fund (DWRLF) (water)	✓			This program provides low-interest loans for construction of eligible water system projects to upgrade treatment facilities to meet current and future regulatory requirements designed to protect public health and to rehabilitate and/or replace aging infrastructure. Green Project Reserve funds have to be used toward projects that address green infrastructure, water and/or energy conservation and efficiency, or other environmentally innovative activities. Principal forgiveness granted to recipients when it is available.	Applications are accepted at any time by submitting appropriate application forms to the program staff. Applications and guidelines can be accessed on website.	http://dhh.louisiana.gov/index.cfm/page/431/n/285	Joel.Mckenzie joel.mckenzie@la.gov 225-342-7499 P.O. Box 4489 Baton Rouge, Louisiana 70821
Louisiana Department of Environmental Quality	Clean Water State Revolving Fund (CWSRF) (sewer)	✓			Louisiana's Clean Water State Revolving Fund loan program offers low-interest loans to communities for construction or upgrade of wastewater treatment works and other water quality improvement projects.	To apply, a pre-application and Louisiana Water/Wastewater Joint Funding Committee Intent to File Application must be completed prior to submitting a CWSRF application. Forms can be accessed on website.	http://deq.louisiana.gov/page/clean-water-state-revolving-fund	Sierra Trabeau sierra.trabeau@la.gov 225-219-3871 P.O. Box 4314 Baton Rouge, Louisiana 70821
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/programs-services/water-waste-disposal-loan-grant-program/la	Jared Hicks jared.hicks@usda.gov 318-473-7920 3727 Government Street Alexandria, Louisiana 71302
	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/programs-services/water-waste-disposal-loan-guarantees/la	

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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/program-services/water-waste-disposal-predevelopment-planning-grants/la	Jared Hicks jared.hicks@usda.gov 318-473-7920 3727 Government Street Alexandria, Louisiana 71302
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) (water, wastewater, stormwater)	✓	✓		This program helps very small, financially distressed rural communities with predevelopment feasibility studies, design assistance, and technical assistance on proposed water, waste disposal, and stormwater projects.		https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/la	
	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.		http://www.rd.usda.gov/program-services/emergency-community-water-assistance-grants/la	
	Communities 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.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/la	David Brown david.brown@ct.usda.gov 860-902-5377 100 Northfield Dr. Windsor, Connecticut 06095
	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 year round. Interested borrowers should contact their local USDA office to apply.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/la	
	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/la	

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Louisiana Division of Administration, Office of Community Development	Community Development Block Grant Program (CDBG) (water, sewer)	✓	✓		The mission of CDBG is to award and administer federal financial assistance to units of general local government in federally designated areas of the State to further develop communities by providing decent housing and a suitable living environment and expanding economic opportunities principally for persons of low to moderate income in accordance with federal statutory requirements.	Application packages are available on website.	http://www.doa.la.gov/Pages/ocd/cdbg/about_lcdbg.aspx	Traci Watts traci.watts@la.gov 225-342-7412 P.O. Box 94095 Baton Rouge, Louisiana 70804
	Community Water Enrichment Fund (CWEF) (water)	✓	✓		The Community Water Enrichment Fund was established in the 2008 Louisiana regular legislative session by way of HB 926 (Act 513). Its intent is to provide a source of funding to aid units of local government solely for the purpose of rehabilitation, improvement, and construction projects for community water systems to provide safe and clean drinking water.		http://www.doa.la.gov/Pages/ocd/LGAP/igap_cwef_programs.aspx	
	Louisiana Government Assistance Program (LGAP) (water)	✓	✓		The Office of Community Development (OCD) has developed guidelines for the use of these funds which will allow local governments to apply for assistance for various community projects. Eligible activities include, but are not limited to, fire protection, sewer, water, renovations to essential governmental buildings, police protection, land acquisition, demolition, equipment, roads, drainage, and reasonable engineering costs (if associated with construction).			
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/	Matt Giannini mgiannini@eda.gov 512-516-1878 903 San Jacinto, Suite 206 Austin, Texas 78701
	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/	Pat Credeur larwa@centurytel.net 337-738-5620 P.O. Box 180 Kinder, Louisiana 70648

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Rural Community Assistance Partnership (RCAP)	Communities Unlimited Water/Wastewater Loans (water, wastewater)		✓		Communities Unlimited (CU) provides financing to small, rural communities and tribal nations for water and wastewater projects. CU offers flexible products including: pre-development loans, interim financing, construction loans for system improvements and equipment loans. CU provides fixed – rate loans up to \$500,000 with maturities up to 15 years. Security varies by customer, but is typically a pledge of revenues.	Applications are accepted on a rolling basis. Please contact the Lending Department to request an application.	https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html	Deborah Temple deborah.temple@communitiesU.org 479-443-2700 ext. 111 200 River Market Avenue #100 Little Rock, Arkansas 72201
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, refinancing 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 303-740-6479 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111
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
Delta Regional Authority	States' Economic Development Assistance Program (SEDAP) (water, wastewater)	✓			The main investment tool used by the Delta Regional Authority is the States' Economic Development Assistance Program (SEDAP), which provides direct investment into community-based and regional projects that address the DRA's congressionally mandated four funding categories. Under federal law, at least 75 percent of DRA funds must be invested in economically distressed counties and parishes. Half of these funds are targeted to transportation and basic public infrastructure improvements. The remaining funds are directed to DRA's other funding priorities of workforce development and business development with a focus on entrepreneurship.	To apply for funding, visit www.funding.dra.gov	https://dra.gov/funding-programs/states-economic-development-assistance-program/	Amanda Allen aallen@dra.gov 662-483-8203 236 Sharkey Avenue, Suite 400 Clarksdale, Mississippi 38614
	Community Infrastructure Fund (water, wastewater)	✓			As a complement to the SEDAP investments, the DRA created the Community Infrastructure Fund (CIF) to target physical infrastructure projects that help build safer, more resilient communities in the Delta region. With the addition of the CIF to DRA's portfolio of funding opportunities, DRA will have increased flexibility to support states and communities as they address the unmet infrastructure needs in the region.		https://dra.gov/funding-programs/investing-in-the-delta/	

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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	Mark Hayward mark.hayward@sba.gov 401-528-4540 380 Westminster Street, Suite 511 Providence, Rhode Island 02903
	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. 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)	Mark Hayward mark.hayward@sba.gov 401-528-4540 380 Westminster Street, Suite 511 Providence, Rhode Island 02903
	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)	
	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 small loans to eligible micro borrowers.	For additional information on eligibility criteria, loan application requirements, participating micro lenders please visit www.sba.gov/la	https://www.sba.gov/tools/local-assistance	