

New Jersey 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
State of New Jersey Department of Environmental Protection (DEP) & New Jersey Environmental Infrastructure Trust (EIT)	Environmental Infrastructure Financing Program (EIFP) Drinking Water State Revolving Fund (DWSRF) (water)	✓	✓	✓	This program provides low-interest loans to finance the costs of infrastructure needed to achieve or maintain compliance with Safe Drinking Water Act (SDWA) requirements and to protect the public health. Any publicly or privately owned community water systems and nonprofit non-community water systems in New Jersey are eligible to apply for funding.	These programs no longer have application deadlines. Applications can be submitted at any time throughout the calendar year. Applications can be accessed on line through https://www.njeit.org/apply	http://www.nj.gov/dep/dwq/cwp.html	Linda Doughty linda.doughty@dep.nj.gov 609-292-5550 Mail Code 401-04Q, P.O. Box 420 Trenton, New Jersey 08625
	Environmental Infrastructure Financing Program Clean Water State Revolving Fund (CWSRF) (wastewater, stormwater, non point source)	✓			This program provides low-interest loans for the construction of a variety of water quality protection measures, including wastewater treatment facilities and storm water and nonpoint source management facilities. Eligible applicants include municipalities, counties, utility authorities, etc. Private entities are eligible through public conduit borrowers. Additionally, private colleges and universities that are interested in sponsoring nonpoint source pollution projects are eligible.			Paul Hauch, P.E. paul.hauch@dep.nj.gov 609-633-1180 Mail Code 401-03D, P.O. Box 420 Trenton, New Jersey 08625
	Water Quality Management Planning Pass-Through Grant (604b Grants) (wastewater)	✓			This program provides grants for conducting wastewater management planning activities. Eligible applicants include Regional Public Comprehensive Planning Organizations (RPCPOs) and Interstate Organizations created for the purpose of carrying out water quality planning activities.			Deborah Bechtel deborah.becht@dep.nj.gov 609-777-4349 Mail Code 401-03, P.O. Box 401 -02A Trenton, New Jersey 08625
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	Water and Waste 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/nj	Christine M. Schmelzle christine.schmelzle@nj.usda.gov 856-787-7700 (Press 3) 521 Fellowship Road, Suite 130 Mt. Laurel, New Jersey 08054

New Jersey 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
USDA Rural Development	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.	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	https://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees	Christine M. Schmelzle christine.schmelzle@nj.usda.gov 856-787-7700 (Press 3) 521 Fellowship Road, Suite 130 Mt. Laurel, New Jersey 08054
	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.		http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants	
	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/programs-services/emergency-community-water-assistance-grants	
	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.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/search-special-evaluation-assistance-rural-communities-and-households/nj	
	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.		https://www.rd.usda.gov/programs-services/community-facilities-direct-loan-grant-program/nj	
	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.		https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/nj	Derek Jones derek.jones@wdc.usda.gov 202-720-9640 1400 Independence Avenue Southwest Washington, District of Columbia 20250

New Jersey 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
USDA Rural Development	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.	Contact the Rural Development program specialist in your state or see contact information.	https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/nj	Joseph Henry joseph.henry@nj.usda.gov 856-787-7754 521 Fellowship Road Suite 130 Mt. Laurel, New Jersey 08054
State of New Jersey Department of Community Affairs	Small Cities Community Development Block Grant (CDBG) (water, wastewater)	✓			Provide funds for economic development, housing rehabilitation, community revitalization and public facilities designated to benefit people of low and moderate-income or prevent or eliminate slums and blight. Non-entitlement counties and municipalities are eligible to apply.	The Department of Community Affairs accepts reviews, approves, and manages most of their grants electronically using the System for Administering Grants Electronically (SAGE). Application deadline is typically the first week in September each year.	http://www.nj.gov/dca/divisions/dhcr/offices/cdbg.html	Terry Schrider terence.schrider@dca.nj.gov 609-633-6283 P.O. Box 811, 5th floor 101 South Broad Street Trenton, New Jersey 08625
Economic Development Administration, Department of Commerce	Public Works (water, sewer)	✓	✓		Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure, to create or retain long-term, private sector jobs and investment.	Applications will be accepted on an ongoing basis and packages are available at www.grants.gov	https://www.eda.gov/funding-opportunities/	Edward Hummel ehummel@eda.gov 215-316-2124 900 Market Street, Room 602 Philadelphia, Pennsylvania 19107
	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 and can be sent by mail or email.	http://nrwa.org/initiatives/revolving-loan-fund/	Richard Howlett rick@njwater.org 609-242-7111 500 U.S. Highway 9 Lanoka Harbor, New Jersey 08734
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 303-330-4171 6340 South Fiddlers Green Circle Greenwood Village, Colorado 80111

New Jersey 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
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	John Blackstock john.blackstock@sba.gov 973-495-3292 2 Gateway Center Suite 1002 Newark, New Jersey 07102
	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.		
	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 microborrowers.	For additional information on eligibility criteria, loan application requirements, participating microlenders please visit www.sba.gov/nj	https://www.sba.gov/tools/local-assistance	