

## Puerto Rico 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
<b>U.S. Environmental Protection Agency</b>	Drinking Water State Revolving Fund Program (DWSRF)  (water)	✓	✓		The DWSRF program is available to drinking water systems to finance infrastructure improvements. The program also emphasizes providing funds to small and disadvantaged communities and to programs that encourage pollution prevention as a tool for ensuring safe drinking water.	DWSRF assistance is provided directly from state agencies. Contact the DWSRF program in your state for information on how to apply.	<a href="http://water.epa.gov/grants_funding/dwsrf/allotments/territorial_basinformation.cfm">http://water.epa.gov/grants_funding/dwsrf/allotments/territorial_basinformation.cfm</a>	Myrek Nunez nunez.myrek@epa.gov 787-977-5808 City View Plaza II #48 Road 165 km, 1.2 STE 7000 Guaynabo, Puerto Rico 00968  or  Eva Hernandez evahernandez@salud.gov.pr 787-777-0152 P.O. Box 70184 San Juan, Puerto Rico 00936
	Clean Water State Revolving Fund (CWSRF)  (sewer)	✓	✓		The CWSRF program funds water quality protection projects for wastewater treatment, nonpoint source pollution control, and watershed and estuary management.	CWSRF assistance is provided directly from state agencies. Contact the CWSRF program in your state for information on how to apply.	<a href="http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm">http://water.epa.gov/grants_funding/cwsrf/cwsrf_index.cfm</a>	Yasmin Laguer Diaz laguer.yasmin@epa.gov 787-977-5848 City View Plaza II #48 Road 165 km, 1.2 STE 7000 Mail Code: STE 7000 Guaynabo, Puerto Rico 00968  or  Javier Verardi javierverardi@jca.pr.gov 787-767-8073 P.O. Box 11488 Santurce, Puerto Rico 00910
	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.	<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



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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 can be 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/pr">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-grant-program/pr</a>	Nereida Rodriguez nereida.rodriguez@pr.usda.gov 787-766-5158 or Elis Marrero elis.marrero@pr.usda.gov 787-766-5212 or Wilma Castro wilma.castro@pr.usda.gov 787-766-5144 654 Munoz Rivera Avenue San Juan, Puerto Rico 00918
	Water and Waste Disposal Guaranteed Loan <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/pr">http://www.rd.usda.gov/programs-services/water-waste-disposal-loan-guarantees/pr</a>	
	Water and Waste Disposal Predevelopment Planning Grants <i>(water, wastewater)</i>	✓	✓		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.	<a href="http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/pr">http://www.rd.usda.gov/programs-services/water-waste-disposal-predevelopment-planning-grants/pr</a>		
	Disaster Assistance Grant <i>(water, wastewater)</i>	✓	✓		As part of the Bipartisan Budget Act of 2018, Public Law 115-123, dated February 9, 2018, the Rural Utilities Service's Water and Environmental Programs (WEP) received \$165,475,000 in supplemental grant funding of which \$163,475,000 is available for repairs to drinking water systems and sewer and solid waste disposal systems impacted by Hurricanes Harvey, Irma, and Maria. Assistance is available until grants are exhausted.	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="https://www.federalregister.gov/documents/2018/09/12/2018-19784/announcement-of-disaster-assistance-grant-application-deadlines-and-funding-levels">https://www.federalregister.gov/documents/2018/09/12/2018-19784/announcement-of-disaster-assistance-grant-application-deadlines-and-funding-levels</a>	
	Emergency Community Water Assistance Grants <i>(water)</i>	✓	✓		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/programs-services/rd-apply">http://www.rd.usda.gov/programs-services/rd-apply</a>	<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/pr">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/pr</a>	
	Special Evaluation Assistance for Rural Communities and Households (SEARCH) <i>(water, wastewater)</i>	✓	✓		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.	<a href="http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/pr">http://www.rd.usda.gov/programs-services/emergency-community-water-assistance-grants/pr</a>		

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USDA Rural Development	Water and Waste Disposal Revolving Fund <i>(water, wastewater)</i>		✓		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/programs-services/water-waste-disposal-revolving-loan-funds/mo">https://www.rd.usda.gov/programs-services/water-waste-disposal-revolving-loan-funds/mo</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 <i>(small business)</i>	✓	✓	✓	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. At this time, only paper applications are accepted.	<a href="https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/pr">https://www.rd.usda.gov/programs-services/business-industry-loan-guarantees/pr</a>	Danna Quiles danna.quiles@pr.usda.gov 787-766-5346 654 Ave Munoz Rivera Suite 601 San Juan, Puerto Rico 00918
Department of Housing and Urban Development (HUD)	Community Development Block Grant Program (CDBG) <i>(water, sewer)</i>	✓	✓		The program provides annual grants to address the housing, community and economic development needs and priorities of communities and residents.	Contact the CDBG program in your state for information on how to apply.	<a href="https://www.hudexchange.info/programs/cdbg-state/">https://www.hudexchange.info/programs/cdbg-state/</a>	Olga De La Rosa-Andjua olga.l.delarosa@hud.gov 787-766-5107 235 Federico Costa Street Suite 200 San Juan, Puerto Rico 00918
Economic Development Administration, Department of Commerce	Public Works <i>(water, sewer)</i>	✓	✓		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 EDAP federal funding opportunity.	<a href="https://www.eda.gov/funding-opportunities/">https://www.eda.gov/funding-opportunities/</a>	Juan Bauza jbauza@eda.gov 215-435-2212 900 Market Street Room 602 Philadelphia, Pennsylvania 19107
	Economic Adjustment <i>(water, sewer)</i>	✓	✓		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. <u>Under the Bipartisan Budget Act of 2018, Congress appropriated additional funds for disaster relief and recovery.</u>			
National Rural Water Association	NRWA Revolving Loan Fund <i>(water, wastewater)</i>	✓	✓		The Rural Water Loan Fund (RWLF) is a funding program specifically designed to meet the unique needs of small water and wastewater utilities. It 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/Rural Utilities Service, and uses repaid funds to replenish the fund and make new loans.	Applications and supporting documents can be sent by e-mail or mail. Applicants may also contact any State Rural Water Association for assistance in preparing and submitting the required documents.	<a href="https://nrwa.org/initiatives/revolving-loan-fund/">https://nrwa.org/initiatives/revolving-loan-fund/</a>	Gloria York gloria@nrwa.org 580-252-0629 2915 South 13th Street Duncan, Oklahoma 73533



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<b>Rural Community Assistance Partnership (RCAP)</b>	Communities Unlimited Water/Wastewater Loans <i>(water, wastewater)</i>	✓			Communities Unlimited offers loans with terms up to 15 years for small, rural community water/wastewater projects. Loans enable rural communities to make the necessary repairs and improvements needed to maintain an uninterrupted supply of safe drinking water and wastewater disposal for their customers.	For more information, contact the main office. Applications can be accessed on website and sent by e-mail.	<a href="https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html">https://www.communitiesu.org/index.php/How-We-Help/water-waste-water-loans.html</a>	Deborah Temple deborah.temple@communitiesU.org 479-443-2700 Ext. 111 200 River Market Avenue #100 Little Rock, Arkansas 72201
<b>Small Business Administration (SBA)</b>	504 Fixed Asset Program (Certified Development Company) <i>(small business)</i>			✓	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: <a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	<a href="https://www.sba.gov/offices/headquarters/ofa/resources/4049">https://www.sba.gov/offices/headquarters/ofa/resources/4049</a>	Yvette Collazo yvette.collazo@sba.gov 787-766-5572 273 Ponce de León Avenue San Juan, Puerto Rico 00917
	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.	<a href="https://www.sba.gov/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</a>	
	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.	<a href="https://www.sba.gov/document/?program=7(a)">https://www.sba.gov/document/?program=7(a)</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 <a href="http://www.sba.gov/pr/san-juan">www.sba.gov/pr/san-juan</a>	<a href="https://www.sba.gov/tools/local-assistance">https://www.sba.gov/tools/local-assistance</a>	

